



SPANISH COALITION FOR HOUSING

History of Organization

The Spanish Coalition for Housing (SCH) is the lead agency helping Latino families with their housing needs in the greater Chicagoland area. Spanish Coalition for Housing was created in 1966. The mission of Spanish Coalition for Housing is to provide comprehensive counseling, education and housing resources necessary for housing product consumers to develop competence and responsibility in meeting their financial and housing needs; provide the necessary information and assistance to renters and homeowners, enable them to avoid rent delinquencies, mortgage defaults and foreclosures; aggressively market available resources to all Spanish speaking persons and others who require advocacy to which ensures that they have equitable opportunity to access resources.

Spanish Coalition for Housing's beginnings were the result of a broad coalition of groups from Chicago's North side and South side that came together in the early 1960's to address issues facing the Latino community. The two main issues that emerged were employment and housing. At the time, Latinos were facing difficulty obtaining entry-level jobs and accessing education. Latinos were also facing redlining from banks and difficulty in getting loans approved due to language barriers and lack of information. Two working groups were formed, the Jobs Coalition and the Housing Coalition. The Jobs Coalition was successful in obtaining commitments from Illinois Bell to hire more Latinos. The Housing Coalition participated in organizing efforts and held regular meetings with FHA, HUD and the City of Chicago Department of Urban Renewal. Although the group tried to stay together, it was clear that there were different priorities for the North side and the South side. In the South side, jobs were a pressing issue. In the North side, the riots in Humboldt Park made housing a priority. Eventually both groups formed their own organization, Spanish Coalition for Jobs in the South side and Spanish Coalition for Housing in the North side.

The formative years for Spanish Coalition for Housing were challenging, but hopeful. SCH represented the Latino community as part of the civil rights movement, always mindful to connect local issues with larger movements. SCH tackled hot issues such as redlining, discrimination in housing, and lack of interest from financial institutions. This was at a time before the passage of the CRA Act and before big banks had neighborhood branches. SCH boldly answered these challenges with a two-fold strategy: advocacy and education. In 1973, SCH became the first Latino organization in Chicago to be certified as a Housing Counseling Agency by the Department of Housing and Urban Development. In 1992, SCH was selected to provide a pre-purchase and foreclosure prevention counseling. Recently, Spanish Coalition for Housing worked with the FDIC to translate the Money Smart program into Spanish and is seeking to be a test site for the Fannie Mae Spanish counselor on-line. SCH has also become an expert in



layering subsidies and affordable programs, a strategy used by housing developers that is now necessary for many low-income families seeking to become homeowners.

Population Served

Spanish Coalition for Housing specializes in serving the growing Latino community. Illinois is the state with the fifth-largest Latino population¹. According to a recent study conducted by the Institute for Latino Studies at the University of Notre Dame, Latinos have accounted for 96 percent of the Chicago region's growth from 1970 to 2004². In 2004, Latinos became the largest minority in the Chicago region³. Although Latino homeownership is increasing and has reached an all-time high, Latinos are still less likely than other Americans to become homeowners. Only 52.1% of Hispanic householders in Illinois are homeowners compared to 68.6% for all householders.⁴ The Latino population is rapidly growing in the Chicago area. Within the City of Chicago, 42.0% of the population is White and 36.8% is African-American. 26.0% of respondents identified themselves as Hispanic or Latino, although Hispanic or Latinos persons can be of any race.⁵ However, the Latino population has experienced difficulty accessing housing services. Latino participation in various housing programs range from 2% to 11%, although Latinos now make up about 30% of the population in the Chicago area⁶.

Spanish Coalition for Housing has three offices located in the Humboldt Park, Pilsen and South Chicago neighborhoods. All three neighborhoods are located in areas of high Latino concentrations. SCH goes beyond just providing services in the native language. SCH staff is also familiar and sensitive to the needs of the various Latino groups that they serve. Outreach and programs are tailored to the needs of the neighborhoods and its population. In addition, SCH collaborates with local groups, churches and schools in order to better serve the community.

SCH offices are strategically located to serve the Chicago Metro area; however, some clients have come from as far as Iowa, Michigan and Wisconsin because the services that Spanish Coalition for Housing provides are not available in their communities. SCH has also assisted families that want to transfer their HUD vouchers to Puerto Rico. Services are offered in both Spanish and English. Although SCH specializes in serving

¹ Source: US Census Bureau, *Census 2000*

² Timothy Ready and Allert Brown-Cort: 2005. *The State of Latino Chicago: This Is Home Now*. Institute for Latino Studies at the University of Notre Dame.

³ Timothy Ready and Allert Brown-Cort: 2005. *The State of Latino Chicago: This Is Home Now*. Institute for Latino Studies at the University of Notre Dame.

⁴ Nation Council of La Raza, *Illinois State Fact Sheet*

⁵ Source: US Census Bureau, *Census 2000*

⁶ Chicago Tribune, *Less Aid Given for Latino Housing*, August 23, 2005



the Latino community, no one is turned away for service. In the past few years, demands for SCH services have approximately tripled.

Spanish Coalition for Housing served 10,250 clients in 2004. Approximately 99% of Spanish Coalition for Housing's clientele is under 80% of the HUD median income. The majority of clients are also under 60% of HUD median income. Only less than 1% of clients earn more than 80% of HUD median income, most of them coming through the homeownership counseling program. Although many assume that homeowners are people of means, the Spanish Coalition clientele is generally low income families that have worked hard towards homeownership and/or qualify for special housing programs. The majority of the Spanish Coalition clients are minorities, primarily Latinos, but some are African-American. Overall, about 80% of the clients are from female-headed households. In the Money Smart program, 90% of those that attend are women.

Comprehensive Counseling Programs

Spanish Coalition for Housing's purpose is to help people become responsible home purchasers and homeowners. This task is made difficult by the challenges posed from older communities undergoing massive and rapid social change such as disinvestment by lending institutions, deterioration resulting from landlords who cease to maintain properties, abandonment and foreclosure due to lack of proper counseling of property owners, arson, vacant lots and other negative forces. On the flipside, many Latino populated communities have seen dramatic increasing house prices. It is not uncommon for SCH counselors to see house prices in the \$350,000 range. This increase in home prices has created an affordability gap where many families want to buy homes, but they cannot afford today's high prices. Through education, advocacy and innovation, Spanish Coalition for Housing has helped many families realize their dreams of becoming homeowners. Last fiscal year, 1077 individuals benefited from various comprehensive homeownership counseling services.

Pre-Purchase Counseling

Spanish Coalition for Housing helps low- and moderate-income individuals and families acquire safe, decent and affordable housing. SCH's trained and competent staff works directly with clients and maintains professional relationships with a wide variety of housing coalitions, real estate professionals, lenders, fair housing and consumer protection groups, and other housing professionals. SCH is certified by the U.S. Department of Housing and Urban Development (HUD) to provide housing counseling to low and moderate income individuals. The objectives of the Comprehensive Housing Counseling Program are to:

- Provide the necessary foundation to housing consumers to develop competence and responsibility in meeting their housing needs;
- Provide the necessary information and assistance to renters and homeowners to enable them to avoid rent delinquencies, mortgage defaults and foreclosures;



- Provide housing consumers with information and assistance regarding HUD and Chicago Housing Authority Housing programs;
- Enable Prospective mortgagors to understand and accept their responsibilities to their mortgages (lenders) and to HUD.

Some of the services offered through the Comprehensive Housing Counseling Program are:

- Default: To assist homeowners with information to prevent default and/or foreclosure.
- Pre-purchase: To assist potential homebuyers with information that will guide them through the home-buying process.
- Pre-rental: Assist clients interested in obtaining low income Housing with information and/or application.
- In addition to the above-mentioned services, SCH assists clients with their real estate taxes to make sure that they are getting the correct credits. SCH also provides information and/or referrals to other service providing agencies.

The agency's clients are often first-time home buyers. SCH helps them create a budget, showing their income and expenses, so they may better understand their buying power. SCH counselors carefully explain the pros and cons of home owning. SCH staff advises them of their rights under the Fair Housing Act, for example, it is illegal to discriminate in housing because of race, color, national origin, sex, handicap or familial status. They are advised that they may purchase any home they can afford, in any neighborhood they choose. They are also advised to contact a lender and get a pre-approval before they purchase in order to head off problems and make an intelligent offer once they find a house. SCH counselors explain down payments, interest rates, closing costs, and the types of mortgages available. SCH also acquaints them with real estate terms they are likely to encounter.

SCH advises clients on how to choose a real estate agent and an attorney before starting a serious search for a home. SCH cautions them to take their time, emphasizing this will be the biggest investment they will make. In addition to helping them understand how to check out a property, SCH tells them what to look for in the neighborhood. SCH explains why it is wise to hire a certified inspector to give them a detailed report on the condition of the property, before they purchase it. Once finished with the pre-purchase counseling program, families are ready for homeownership.

Pre-Rental

Often, clients visit Spanish Coalition for Housing for the first time in need of pre-rental assistance. Families find themselves struggling to make ends meet and in need of affordable housing. The goal of the housing counselor is to help stabilize the family.



Families may need other forms of assistance in addition to housing. These families are referred to other social services such as other community resources, food pantries, employment agencies and utility payment assistance programs. At SCH, the counselor can provide a variety of services including assistance in applying for affordable rental housing, information about fair housing laws, individual budgeting, money management classes, information rights and responsibilities of tenants, information and review of leases and rental agreements, and assistance for families facing evictions and grievances.

Currently, many of the government assisted housing waiting lists are not open. With the exception of seniors, who may be eligible to a number of new senior developments, families need to seek affordable housing from other sources. Spanish Coalition for Housing maintains a comprehensive list of affordable housing developments that may have open units. In addition, SCH keeps an inventory of private landlords that offer affordable market-rate rent. Families are assisted in finding affordable housing through these resources

Technical Assistance

Spanish Coalition for Housing's bilingual staff helps clients work through state and federal housing program regulations and requirements, including energy credit, property tax relief and other programs. Counseling includes translation of English-language forms for Spanish speaking persons and help with required documents and letters. On occasion, SCH staff will even appear in court to assist a client with housing-related language needs.

Post-Purchase Counseling

Some homeowners go to SCH after they have made their purchases. Some simply need more information about where to obtain assistance; others are in trouble and need help with information about their mortgages and their properties. Whichever, SCH staff assists these clients with information about refinancing, homeowner insurance, property taxes and exemptions, budget-making, home equity and/or property rehabilitation loans, upkeep and maintenance, and a wide range of other resources that they may need. Besides helping families buy a home, SCH helps families preserve their homes as well.

Foreclosure Prevention Counseling

It is not unusual to meet clients for the first time when they are seeking help with foreclosure prevention. Counselors serve them by isolating the financial causes and helping them create a budget that will lead them to the best course of action. If the delinquency is caused by being over extended, counselors often refer the client to a credit counseling agency for possible consolidation of their outstanding bills. After completing a problem analysis and discussions with the mortgagor, the counselor determines whether it is best to create a plan that will allow the client to continue owning



the home or one that will shift ownership. If it is feasible, and if the client wishes to preserve ownership, counselors will design a relief measure that is best suited to the circumstances. This arrangement may include reinstatements or forbearance agreements. Where there is no hope of the client meeting the arrears payments, counselors advise and assist in pursuing methods of relinquishing the property with the least negative affect on their credit ratings. These measures include sale of property, assumption of the mortgage or execution of deed-in-lieu (of foreclosure). Counselors will provide follow-up counseling with the mortgagor until the default is corrected or the mortgagee completes the foreclosure and the client has alternative housing.

Housing counselors also provide outreach through workshops, housing fairs, city events and community meetings. A major component of their work is education so that families will not fall prey to scams. A recent article in the Chicago Tribune highlighted mortgage fraud as a white collar crime wave⁷. In 2004, 17,727 cases of mortgage fraud were reported⁸. As a result, many individuals have lost their homes or have been stuck with second mortgages that they never received. SCH expects to expand its efforts in foreclosure prevention in the coming years.

Money Smart/Financial Literacy

SCH provides financial fitness workshops that focus on budget preparation, money management and the importance of financial responsibility. These workshops educate, encourage and empower clients to take steps to rectify their current situation and move towards better financial fitness and self-sufficiency. For many immigrants, these classes are an introduction to the American banking system. Through these classes they gain the skills to increase their credit scores and become loan-ready. Workshops are available in both English and Spanish. About 90% of those taking Money Smart classes are women.

Credit Restoration

Spanish Coalition for Housing assists individuals to improve their credit rating. Housing counselors help individuals obtain credit reports and reviews them with the client so that they may understand what goes into their credit history. If necessary, the counselor helps prepare a plan to correct any derogatory credit. This may include follow up and negotiations with creditors to agree to reduce debt or set up a payment plan for improving credit scores. Sometimes, items reported in credit reports are incorrect. SCH helps individuals prepare and send letters directly to creditors to correct the credit bureau information. SCH has an excellent track record of getting individuals credit ready to buy homes. Credit restoration is offered in conjunction with financial literacy classes so that individuals can maintain good credit records throughout their life.

⁷ Jackson, David: 2005. *The New Street Hustle: A Tribune Investigation, Mortgage fraud is the thing to do now.* Chicago Tribune, November 6, 2005.

⁸ Ibid



Homeownership Programs and Projects

Spanish Coalition for Housing offers a wide variety of special programs for those seeking to become first-time home owners. These programs help Housing Choice Voucher (Section 8) holders, very low-income families and those who need subsidies or grants to close the affordability gap and help them become owners.

Choose To Own

Choose to Own is a program that enables low-income renters to become homeowners by turning their Housing Choice Vouchers (Section 8) into monthly payments on affordable home mortgages. Under the Chicago Choose to Own program, voucher holders use their federal subsidy payments to cover the monthly mortgage costs on a 30-year fixed-rate conventional mortgage instead of rent. No more than 30% of a family's income may go towards housing. Borrowers are required to provide a down payment equal to 3 percent of the home purchase price, of which one percent must come from the borrower's own financial resources. To make homeownership more accessible SCH assists families with down payment and closing cost assistance through various programs. In order to qualify for the Choose to Own program, borrowers should have been employed for at least two years and earn at least \$10,300 a year

SCH informs all Housing Choice Voucher holders that visit their offices about this program. Interested families are provided with a customized plan of action to help transform them from voucher holders to home owners. Making the transition from being a voucher holder to becoming a homeowner may be a difficult and sometimes intimidating process. Borrowers are also prepared for the financial responsibilities of homeownership by participating in CHAC's Family Self-Sufficiency program. Spanish Coalition for Housing provides counseling and helps families apply for the program. Training and counseling helps the families become better prepared for the challenges and rewards of homeownership. So far, 48 families have benefited from this program through SCH.

Project: Path to Your Home

Path to Your Home or *Camino A Su Casa* is an annual housing fair coordinated by SCH. This project is a means by which SCH mounts educational outreach efforts to acquaint more Latinos and other potential home buyers with its services, especially in such areas as fair housing and available financing. SCH is able to bring together all the key players in the home buying process to educate and inform those seeking information. In all, 50-60 resources participate through booths and educational workshops. In 2005, 3,000 people attended the Camino A Su Casa housing fair. Consistent high turnout has made this event the largest annual housing fair in the Chicago area.



C-PAN

Through the Chicago Partnership for Affordable Neighborhoods housing program developed by the City of Chicago, SCH participates in efforts to negotiate with private developers to voluntarily set-aside affordable housing units. More than 330 units of affordable housing have been negotiated. After these units have been negotiated, SCH's crucial role is to provide homeownership counseling to families seeking to purchase these units. SCH also prepares the financial packet so that the families may qualify for the unit and receive any subsidies that they may be entitled to receive. SCH has a list of interested families for those developers seeking eligible families. Developers benefit from working with SCH because they can meet their civic commitment to provide affordable units while not interfering with the sale of their market-rate units. All C-PAN units are sold to families making less than 80% of median income.

Illinois Housing Development Authority (IHDA) Deep Subsidy

In partnership with Illinois Housing Development Authority (IHDA), the Spanish Coalition Housing Initiative Program assists families making less than 50% of HUD median income. A low interest fixed rate mortgage is combined with the 0% interest second mortgage of \$10,000 to \$40,000. In addition, buyers are eligible for a closing cost assistance grant. The secondary loans and the grant close the affordability gap and help make the dream of homeownership for families with annual incomes as low as \$24,750 a reality.

Employer Assisted Housing

Employers have found that it makes economic sense to support their employee's goals of buying a home. According to the Metropolitan Planning Council (MPC), helping employees buy homes closer to work helps reduce commute time, reduce recruitment and retention costs, and helps boost employer image. Spanish Coalition for Housing has partnered with Metropolitan Planning Council, other housing agencies and employers to support and increase employer assisted housing programs. Employers generally help employees with closing cost assistance in the form of a forgivable loan. Participating housing counseling groups such as Spanish Coalition for Housing provide housing counseling and administration of the program on behalf of the employer. In addition, SCH can help employees apply for a matching down payment from the Illinois Housing Development Authority (IHDA) of up to \$5,000 based on household income. In September of 2005, Fannie Mae, the Industrial Council of Northwest Chicago, MPC, Local Economic Development and Employment, and Spanish Coalition for Housing announced an employer assisted program targeting small businesses.

Landlord Programs

The landlord association and resource center are the newest programs at Spanish Coalition for Housing. Most of the landlords that participate are low-income owners of



small buildings. These landlords need assistance and education in order to be good landlords and neighbors. Currently, there is no dedicated staff or resources for this program, but SCH sees the value of this program and the workload is shared by several staff and volunteers.

Chicagoland Bilingual Landlord Association

After years of being victims of discrimination in rentals and home purchasing, landlords have joined forces with the Spanish Coalition for Housing to form the first Chicagoland Bilingual Landlord Association (CBLA). Through the Chicago-land Bilingual Landlord Association (CBLA), staffed by SCH, low-to-moderate income landlord become 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. Spanish Coalition for Housing recruits landlords and builds membership for the formation of the association. The goal of the association is to provide assistance to low-to-moderate income people who want to become responsible home and property owners. Informed landlords will help improve the existing housing stock and create better neighborhoods. SCH facilitates a variety of services including matching landlords with Housing Choice Voucher recipients.

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

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

Current property owners receive services and access programs including:

- Rehab and/or refinancing options or opportunities.
- Property management training programs.
- Comprehensive tenant screening assistance.
- Counseling for resolving tenant/landlord conflicts.
- Information and assistance in applying to the Chicago Low Income Housing Trust Fund, a housing subsidy program that allows landlords to offer lower rent to eligible low-income families.

Latino Landlord Resource Center

The Latino Landlord Resource Center (LLRC) is a place where first-time and existing landlords may take advantage of a full range of available services to help them become successful landlords. Beyond helping them become better educated housing providers, this model program will help to stabilize property values and make it more attractive and



convenient for people who acquire properties to do so in their own neighborhoods. In addition to improving existing housing and creating better neighborhoods, this effort will help inexperienced landlords overcome concerns for renting to low- and moderate-income families.

Services provided by our trained bilingual staff and by other volunteer housing professionals include seminars and workshops in tenant relations, legal obligations, leases and contracts, fair housing laws, low-cost financing, marketing, rental subsidies, building codes, property upkeep and maintenance, police and fire services, improvements and technical training in a full range of areas. The Center serves as a badly needed networking facility where landlords may meet to discuss their experiences and exchange information. Information that is especially important to first-time landlords is made available at the LLRC by a wide range of organizations and businesses interested in housing, such as lenders, realtors, city agencies, home supplies stores and contractors. Other guidance and services is made available to LLRC members by representatives from city, state and county agencies, housing coalitions, and professional societies.

Housing Assistance Programs

CHA/ Housing Choice Voucher Intake

Spanish Coalition for Housing coordinated intake for the Vivienda Al Alcance campaign. SCH helped more than 5,000 Latino families apply for CHA housing and another 5,000 apply for and obtain Housing Choice (formerly Section 8) certificates and vouchers. SCH continues to assist with families that are on the waiting list by helping them fill out the necessary forms to remain on the list and by finding affordable rental units in the interim. At SCH, clients are not treated like case numbers and pieces of paper but instead with support, care and dignity.

All of the SCH offices also serve as bi-lingual intake offices for the Housing Choice Voucher (Section 8) program. A key component of SCH's work is preservation of existing voucher holders. Individuals go to SCH offices to obtain assistance during their annual renewals. SCH counselors make sure that all the paperwork is properly filled out and that all supporting documentation is submitted. SCH keeps copies all of documents in case the client or CHA misplace any part. Housing counselors also help families find housing in better neighborhoods based on the family's needs. This means that families can access employment, transportation and better schools with the transfer of their voucher.

SCH has an unrivaled track record in assisting families access rental subsidies. Last year, 9,970 were given housing rental assistance, 565 families signed new leases as part of the Housing Choice Program, 363 families were assisted in their move as part of the CHA Plan for Transformation and 1568 landlords were recruited to the program.



Although SCH has impressive numbers, much pride is taken to individual attention. SCH counselors say that many of those they serve become like family.

Homeless Prevention Program

In cooperation with the City of Chicago's goal to end homelessness, SCH provides funds, when available, for families 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, SCH has assisted 77 people at risk of becoming homeless.

LIHEAP

The Low Income Home Energy Assistance Program (LIHEAP) is a government assistance program that pays a portion of the utility bill for low-income households that show a need during the winter season. The LIHEAP winter assistance program begins every year on November 1 and runs until funds are exhausted. The energy assistance fund provides a one-time payment to the energy provider on behalf of eligible households. Payments vary by income, region, fuel type, and household size. Assistance for reconnection of energy services are provided to households that have made a good faith effort to maintain services or can pay a portion of the amount needed to reconnect. Spanish Coalition for Housing assists family in applying and receiving LIHEAP assistance. SCH LIHEAP applications are completed by counselors using a dedicated on-line system. This means that the applications are submitted directly to the state as soon as they are completed and the turnaround time is shorter than traditional paper applications. Last fiscal year, 1089 families benefited from the LIHEAP program at SCH.

Policy Change Efforts

Spanish Coalition for Housing is active in efforts to help create and change policies to better serve their housing clients and the Latino community. As a resource for Housing Choice Voucher (Section 8) applicants, SCH is aware of any obstacles encountered through the application process. SCH relays information about obstacles encountered to appropriate CHA staff and the HUD Latino Consent Decree Committee so that improvements can be made.

SCH educates the community about predatory lending practices. Unfortunately, some victims of predatory lending practices go to SCH as a last resort. Leadership has worked with local banks and the city of Chicago to expose and address instances of predatory lending.



As part of the Illinois Fair Housing Network, SCH supported the Illinois Department of Human Rights Source of Income Amendment so that housing voucher holders won't have to face discrimination. This amendment will greatly help families seeking housing.

SCH worked with the FDIC Money Smart Program to translate the entire program into Spanish. The main goal of the FDIC's Money Smart education program is to help low- to moderate-income Americans, new immigrants and other adults outside the financial mainstream enhance their money management skills. Classes in both English and Spanish are offered at SCH.

Spanish Coalition for Housing is active in city and state housing committees. SCH representatives were part of the committee that formed the City of Chicago Five Year Housing Plan. SCH is also represented at the Governor's Housing Task Force

Spanish Coalition for Housing is an affiliate of the National Council of La Raza (NCLR). As such, SCH supports various nationwide initiatives spearheaded by NCLR covering topics such as civil rights, family wealth building, education, employment, economic opportunities, health, family support, and immigration.

Collaborations

SCH has joined in partnership with Illinois Housing Development Authority's (IHDA) Single Family and Trust Fund departments and the Mortgage Guaranty Insurance Corporation (MGIC) to provide below market interest rate loans, lower Private Mortgage Insurance (PMI) premiums, and down payment assistance to low income families in certain communities throughout the City of Chicago. This partnership is another important resource because it allows SCH to assist families making less than 50% of HUD median income.

SCH has partnered with Chicago Connections to provide counseling services and distribute homeless prevention funds. Last fiscal year, SCH was able to serve 205 people and distribute \$181,367.00. When funds were drastically cut, SCH was able to bring to the table a grant from Chicago Tribune Charities for the homeless prevention program. With this grant, SCH had the resources to assist more people with rental assistance, security deposits, and rental and mortgage arrearages.

SCH is a key component of the Humboldt Park Redevelopment Area (HPRA) partnership with the Fannie Mae American Dream Initiative. The HPRA working group is made up of the Congressman's and Alderman's office as well as other community based organizations and developers. SCH provides the housing counseling services to prepare local residents to become mortgage ready and matches them up with affordable condo units in the Humboldt Park area.



SCH has an ongoing letter of agreement with New Vision Development. This working agreement with New Vision Development calls for SCH to provide pre-qualification analysis, money management counseling, foreclosure prevention counseling, general homebuyer education and lending referrals. New Vision is developing affordable condos in the West Side, near the Garfield Conservatory neighborhood.

Through the Hispanic Housing Home Pride Program, SCH is able to refer clients using different programs that provide them with down payment and closing cost assistance. The clients that are referred to Hispanic Housing receive the pre-purchase counseling classes at SCH and are pre-approved by a lender. The client is then ready to look at properties offered by Hispanic Housing and sign a contract to purchase a property, making the buying transaction move more efficiently.

Spanish Coalition for Housing has a partnership with Claretian Associates, a faith-based, not-for-profit developer. SCH aggressively matches up homebuyers with their New Homes for Chicago Program. Our working agreement with the Claretian Associates allows for timely and adequate preparation of our client base to be well-informed about housing products and avoid the pitfalls and dangers of predatory loan practices.

Agency Leadership

The Executive Director, Ofelia Navarro, has been with the agency for the past fifteen years. Ms. Navarro started working with SCH as a housing counselor, a position funded by a grant from the Chicago Community Trust. At the time, there were only two other people on staff. When the agency was looking for a new executive director, she was a natural fit. Under her leadership, SCH staff grew from 3 to 34, from one to three locations, and from an organizational budget of \$100,000 to a 1.5 million dollar budget. Ms. Navarro is a long-time advocate for affordable housing and believes in providing quality comprehensive services that reach out to lower-income people. She is a member of the City of Chicago Community Development Advisory Committee, Fannie Mae's Illinois Partnership Advisory Council, Humboldt Park Redevelopment Area Advisory Board, as well as various other housing committees.

Ms. Navarro is aided by three other key management-level staff: Hector Gamboa, Teresa Lambarry and Wanda Lopez. Hector Gamboa is the Program Development Manager. He has been at the agency for nine years. Mr. Gamboa has a long history of community service with over 25 years of work for organizations and social service agencies throughout the City of Chicago as well as the surrounding suburbs of Cicero and Berwyn. Mr. Gamboa is on the boards of Casa Aztlán, Metropolitan Tenants Organization and Designs for Change and is a member of the Illinois Housing Task Force. Ms. Teresa Lambarry is the Housing Counselor Supervisor. She is responsible for the SCH Comprehensive Counseling Program. Ms. Lambarry has more than 20



years of direct counseling and supervisory work. Ms. Lambarry has been critical in developing working partnerships with financial institutions. She coordinates the annual “Camino A Su Casa” event which is the largest housing fair in the Chicago area. Ms. Lambarry is a former real estate agent. Wanda Lopez is the Program Coordinator for the Housing Choice Voucher and CHA/Latino Marketing and Outreach Programs. She has been working for Spanish Coalition for Housing for the last nine years. She has earned her position of authority for the years of dedicated service and the demonstrated command and expertise in the supervision of the Housing Choice Voucher Program. By providing one-on-one counseling and client advocacy, Ms. Lopez and her staff have been able to truly assist the neediest clients and contribute to an impressive track record of quality service.

The Spanish Coalition for Housing Board of Directors consists of five members. Harriet Sadauskas is the board president. Ms. Sadauskas is the Executive Director of Association House. Association House was a founding member of Spanish Coalition for Housing. Other board members include Angie Navedo from Palmer Square, Daisy Mercado from Metropolitan Bank, Brunilda Martinez from Charter One Bank and Jose E. Pabon from Noble Realty. All these individuals have a strong commitment to assisting low-income families and minorities in meeting their housing needs. They also share a strong belief that homeownership helps stabilize families and is a significant step to accumulate wealth.

Budget

Spanish Coalition for Housing has a budget of close to 1.5 million dollars. The majority of funding comes through government sources including HUD, CHA and the City of Chicago Department of Housing. SCH receives regular corporate support from 10-12 financial institutions. The homeless prevention funds come from the McCormick Tribune Neediest Families Fund. SCH is seeking to diversify its funding sources. Government sources are facing budgetary cuts at a time when demand for agency services continue to increase exponentially.

Evaluation Process

All Spanish Coalition for Housing activities are tracked through a multi-field database. The database helps track progress and generates reports on a monthly, quarterly and yearly basis for evaluation. SCH always exceeds stated yearly goals. The executive director closely monitors program quality by working with staff and clients to make improvements when necessary and meet new needs. Surveys are available for workshop attendees. Members of the Chicago Bilingual Landlord Association give regular input and are active in the decisions of the association.