



FROM THE BOARD CHAIR

RIISING TO THE CHALLENGE OF AN AFFORDABILITY CRISIS

by Doug Hall

I am Doug Hall, and I am honored to step into the role of board chair for FamilyForward.

First and foremost, I would like to thank Tim Wayman for the tremendous leadership he provided during his tenure as board chair, serving for three terms. His vision, dedication, and unwavering commitment have helped shape the organization into what it is today. As I take on this responsibility, I am honored to build on the strong foundation that Tim and previous board chairs helped establish. I am excited to continue FamilyForward's important work of expanding our impact through rental assistance, mentoring, and financial stability programs that empower families throughout our community.

Adapting to growing challenges

Our mission is more important, and more challenging today than when we were founded in 2003. When we started, a family facing a housing crisis could often regain stability through a combination of temporary assistance, financial coaching, and a better-paying job. The path to self-sufficiency was difficult, but it was achievable for many of the families we served.

Today, the economic reality facing working families has changed dramatically. Rent for a typical two-bedroom apartment has nearly doubled. Grocery costs for a family of four have more than doubled. Transportation costs have increased significantly, and childcare expenses have risen by more than 200%. As a result, the cost of the basic necessities required to work, raise a family, and maintain housing has increased far faster than many families' incomes.

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WE LOVE OUR LOCAL COMMUNITY!

HOPE FOR HOMES DAY IMPACT

On July 16, FamilyForward participated in Hope for Homes Day, a statewide giving movement to ensure every person has a safe, stable place to call home. In its third year, compassionate supporters like you raised over \$140,000 for 35 Illinois nonprofits focused on housing needs in our communities. Because of you, FamilyForward received critical, flexible funding that supports our efforts to keep families housed while they build the skills and confidence they need to move toward financial stability. We are so grateful to our generous supporters for taking part in this day with us by spreading the word and raising over \$5,000 to further our mission throughout the northwest suburbs. You are truly amazing!



THANK YOU, FIRST UNITED METHODIST CHURCH OF ARLINGTON HEIGHTS

We appreciate our ongoing partnership with First United Methodist Church of Arlington Heights. Over the past year, a group of dedicated volunteers from the congregation have worked closely with a single father building a new life in the United States for his young daughter, partnering with FamilyForward to ensure they maintain stable housing. Additionally, church members contributed gift cards for other working families in our program to help provide for needs like food, gas, and clothing. The congregation's generosity and compassion create a positive impact in the community every day, and we are grateful for partners like First United Methodist Church!

FAMILY JOY STORY

HOUSING STABILITY MEANS EVERYTHING TO SINGLE MOM

For her entire adult life, single parent “Whitney” was able to scrape by. She worked full time, but like all parents, her ability to work was limited by her access to childcare. She could only work during the hours her daycare center was open or when other childcare was available, making it difficult to maintain a 40-hour work week.

Lack of financial cushion adds stress

Whitney lived within her means. But as a single parent living on one income, she was never able to build an emergency fund, and she never really felt the comfort of housing stability. She eventually paid her bills, sometimes late, but there was never a cushion to cover unexpected expenses such as car repairs or an illness or injury. At times, Whitney visited the local food pantry because her budget did not allow her to buy all the groceries she needed. Like so many families living paycheck to paycheck, Whitney was one emergency away from homelessness.

A couple of years ago, Whitney experienced a cascade of unexpected challenges in a short period. Her employer was acquired by a new corporate owner, who restructured the company, reduced Whitney’s hours, and cut health insurance coverage for Whitney and her son. Whitney’s parent passed away after a long illness. Then her car required significant repairs. Suddenly, Whitney was facing a sharp increase in expenses while her income and benefits were declining. Looking back, she describes herself at that time as feeling “incredibly sad, lost, and full of despair.” Fortunately, Whitney applied to FamilyForward.

Rental assistance makes all the difference

Our first step was to help Whitney get caught up on her rent. The fear of eviction had kept Whitney awake at night and weighed heavily on her emotionally. Once she knew that she and her son could remain in their apartment, she was able to focus on tackling her other bills and applying for new jobs.

Whitney’s FamilyForward mentors were equally instrumental in reducing her stress. They helped her develop a weekly to-do list, allowing her to make steady progress toward her goals. Her mentors also served as a sounding board and a safe space where she could discuss the challenges of living paycheck to paycheck. They offered advice when she asked for it and encouragement when she needed it. Over time, Whitney caught up on all her bills, found a higher paying job, and regained a sense of control over her finances.

Housing stability is key to a more secure life

Whitney and her mentors all agree that if she had been evicted from her apartment, none of these other accomplishments would have been possible. If she and her son had lost their home, Whitney does not know where they would have lived. She also feared that the stress of housing instability would have threatened her son’s success at school.

When asked to describe the impact FamilyForward had on her, Whitney wrote: “I have confidence again that I can raise my son in a comfortable environment. Also, you took some financial pressure off so I could focus on my son, my health, and my career. I don’t think I would have had as much growth, and this would have meant as much, nor would I have done as well, I don’t think, if I hadn’t had somebody there as mentors.”



Stock image from Pexels

MISSION STATEMENT

Strengthening northwest suburban families to achieve financial stability and independence through mentoring, rental assistance and support services.

STAFF

Executive Director
Beverly Worthington

Program Director
Sarah Harte

Development Director
Erika Soria

Case Manager
Jessica Kim

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FAMILYFORWARD

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To opt out of newsletter mailings,
email us: info@family-forward.org.

Special thanks to Elk Grove Township, Palatine Township, Schaumburg Township, Wheeling Township, and the Villages of Arlington Heights and Palatine for providing significant financial and other assistance to our client families.

THANK YOU, GREG FORD

BOARD LEADER AND AFFORDABLE-HOUSING ADVOCATE

by Jim Mayer, Board Member



After serving on the FamilyForward Board of Directors for 21 years, Greg Ford (*shown, top right*) has retired from the board and become a board member emeritus. We are deeply grateful to Greg for his many years of leadership and service.

Greg was elected to the Board of Directors of Faith Community Homes, now FamilyForward, in 2005. He joined the board shortly after his retirement from the Village of Arlington Heights, where he served as assistant village manager. He was interested in and concerned with the reduction of affordable housing in the village.

Taking the lead on affordable housing

“After retirement, I decided to look for an organization that I felt did important work and made an impact on my community,” Greg said. “I had some involvement with housing issues due to my position in local government. FamilyForward gave me an opportunity to express my concerns and work toward local solutions to community housing problems.”

Leveraging his experience, one of Greg’s initial roles on the board was to lead advocacy efforts for housing affordability within the village. Greg remained active in the advocacy area at FamilyForward for most of his time on the board.

While a board member, Greg and his wife, Dale, served as volunteer mentors for several families. Greg still believes that mentoring — with a “non-judgmental advisory approach to helping families improve their employment situation and living arrangements” — is the most significant way FamilyForward improves people’s lives.

Guiding growth while offering support

Greg served as vice chair of the board for many years, always willing and able to assist the board chair and offer meaningful and wise advice on key matters. He has been a vital part of the growth of FamilyForward, and for that we are most thankful. As he moves into his new role as board member emeritus, Greg offers this advice: “Problems facing affordable housing have become even more serious and difficult to solve since I joined FamilyForward. Housing costs have skyrocketed, along with other cost-of-living problems for people on the economic edge of sliding into poverty. I see a need for even more collaboration with other like-minded agencies.”

And the work continues. Thank you, Greg, for your many years of deeply caring commitment and your work to equip FamilyForward to meet current and future challenges. ***This article has been abridged. Read the complete story at family-forward.org/blog.***

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Helping families navigate the affordability crisis

What we see every day is that families are doing everything right. They are securing better-paying jobs, improving their financial habits, reducing debt, and working hard to build a brighter future. Yet many still find themselves struggling to afford housing, and remain one unexpected expense away from a crisis. The challenge is no longer simply about financial literacy or employment. It is about navigating an affordability crisis that has widened the gap between wages and the cost of everyday life.

I look forward to connecting with our supporters, partners, and neighbors in the months ahead, and I welcome your ideas, engagement, and commitment as we work together to ensure more families can achieve lasting financial stability. Thank you for being part of the FamilyForward family. I am grateful for your support and excited for all that we will accomplish together.

I hope to see you at ***One Step Beyond***, Friday, October 9, for an enlightening and uplifting evening of impact.

PRESENTING THE FAMILYFORWARD STAFF HALL OF FAME

TAKING TIME TO HONOR THE WORK AND LEGACY OF THESE UNIQUELY TALENTED INDIVIDUALS

In observance of Labor Day this month, we can't help but be grateful for all our current and former staff members. Every one of them has made important contributions to the mission and work of FamilyForward. As a special tribute to our three longest serving, now retired, staff members, we are celebrating Carrie Miller, SLW, our first program manager; Chuck Warner, our first executive director; and Pam Van de Walle, our longest serving case manager. Each of these staff members served for over 10 years, and their contributions were truly remarkable. Friends, we present to you the FamilyForward Staff Hall of Fame!



Program Manager Carrie Miller, SLW

Sister Carrie Miller was one of the co-founders of this organization, then called Faith Community Homes (FCH), in 2003. She also became the very first program manager, serving in that role for 15 years (2003 – 2018). Throughout her time with this organization, Sister Carrie embodied our mission by actively encouraging low-income, working parents to achieve educational and career goals; advocating for families to overcome adverse situations and avoid homelessness; and offering guidance and counseling to families who needed direction and a boost in morale. Sister Carrie also provided training for volunteer mentors and supported and celebrated with families who reached financial independence for the first time. Most of all, Sister Carrie focused on serving families and the community from a place of love, providing hope to those who otherwise might be hopeless.



Executive Director Chuck Warner

Chuck Warner served for 12 years (2010 – 2022) as the first executive director of FCH (which became FamilyForward in 2021). Chuck was instrumental in growing the organization to new heights while raising its profile throughout the northwest suburbs. He engaged with townships, churches, and foundations to secure key funding for the organization. He worked closely with other FCH/FF staff to grow the number of families we serve, boosting successful outcomes of the families who completed the two-year program. Chuck also helped to expand our services from Arlington Heights into Palatine, and later to five additional neighboring suburbs. He built key relationships with multiple chambers of commerce, philanthropic groups, and others, which led to donations of services, goods, and dollars. Chuck actively participated in all areas of leadership of this organization, ensuring its success.



Case Manager Pam Van De Walle

Pam Van De Walle served as case manager for 11 years (2014 – 2025). Throughout that time, she employed her attentive demeanor, thoughtful questions, and compassionate communication to help the families in our program feel seen, heard, and empowered. Pam's nonjudgmental, supportive approach was key to helping families brainstorm the next steps on their journey to financial stability. She built deep, trusting relationships with the families she served: accompanying families through difficult times; connecting families with other agencies for additional resources; and regularly checking in with parents as they overcame challenges and made progress toward their goals. Pam also provided invaluable support for our FF mentors, guiding and encouraging them along their volunteer journey. Through it all, Pam generously shared her skills, compassion, and positive spirit with everyone at FamilyForward.

Please join us in celebrating all our FamilyForward staff members, including these three outstanding individuals. We are deeply grateful for their dedication, passion, and hard work to help lead the development, growth, and achievements of this organization. Sister Carrie, Chuck, and Pam helped lead the charge, planting the seeds for future success along the way, as we continue to fulfill our mission to strengthen northwest suburban families in their journey toward financial stability and independence.

THE GROWING AFFORDABILITY GAP

HOUSING COSTS OVERTAKE LIVING WAGES



Last September, we shared with you a snapshot of the gap between housing affordability and living wages in Cook County, Ill. One year later, families in our communities — our neighbors — continue to face steep housing costs without earning a living wage.

In the July 2026 release of the National Low Income Housing Coalition's *Out of Reach* report, the hourly wage required for a family to afford a two-bedroom rental — without paying more than 30% of their income on housing — is \$34.25 in Cook County. This measure assumes that the rental is listed at fair market rate (FMR), established by the US Department of Housing and Urban Development, which is \$1,781 per month. When we look specifically at the Illinois 5th Congressional District, where most FamilyForward families reside, two-bedroom rentals average \$2,336 per month. The hourly wage required to afford a two-bedroom rental in the district is \$44.92. Working families enrolled in our program, and many others, are earning well below what's needed to maintain stable housing.

Currently, families enrolled in FamilyForward's two-year program earn an average hourly wage of \$21.38. One working adult in our program would need to work two full-time jobs simply to pay rent at the current FMR in the district. When other costs are factored in — such as food, childcare, transportation, and healthcare — the necessary living wage increases. For example, according to the Economic Policy Institute's Family Budget Calculator, a single parent with two children in Cook County would ideally earn \$48 per hour to attain a modest standard of living.

To learn more about the data shared, visit www.nlihc.org and www.epi.org.

YOUR VOICE MATTERS TO OUR MISSION

PLEASE COMPLETE OUR SUPPORTER SURVEY

We're working to build more meaningful connections with the people who make our mission possible. We'd love to better understand what matters most to you and how you'd like to stay connected. *Note: If you can't access the survey form via the QR code, please contact Beverly Worthington for an alternative format, at beverly.worthington@family-forward.org.*



Scan this code to provide your feedback.

SHOP AT TARGET? HERE'S HOW TO HELP FAMILYFORWARD!

Dear Friends: If you shop at Target, here's an easy way to help the families in our program. We have a couple of weeks left to take advantage of this opportunity. FamilyForward has been designated as a Target Circle partner this summer! **If you have a Target Circle account, you can "vote" for us now through the end of September.** Your votes will help direct Target funds to support our work. As a Target Circle member, you earn one vote for every eligible purchase made in-store or online. Target uses these votes to determine the percentage of the Community Giving donation total that each charity receives at the end of each quarterly campaign. **Thank you for your support!**

Allocating your votes is simple:

1. Go to this link: target.com/circle/community-voting, or scan the QR code to the right.
2. Log into your account.
3. Next, find FamilyForward and cast your votes!



Please share the link with your friends and family members so we can get more votes. Thank you!

Note: Your default store must be set to a local Target store for FamilyForward to show as an option.



FamilyForward

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Arlington Heights and click Reviews. Thank you!*



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IT'S TIME TO REGISTER!

**One Step Beyond: Celebrating Progress,
Creating Possibility**

FRIDAY, OCTOBER 9 | 6 – 10 PM
\$130 PER PERSON

Rolling Green Country Club
2525 E. Rand Rd., Arlington Heights, IL 60004

One Step Beyond will be an evening of impact — a time
for celebration and sharing:

- Lifting up the progress of our FamilyForward families
- Celebrating our wonderful community of supporters
- Empowering our mission to help more families



With Featured Guest Host:
Local News Anchor Rob Hughes
from ABC7 Chicago



Register by September 30!



REGISTER TODAY!

Scan this code
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family-forward.org/one-step-beyond

*We are grateful to our sponsors!
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