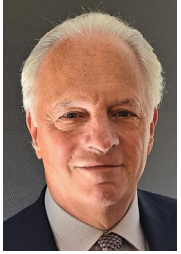


## FROM THE BOARD CHAIR



### THE AFFORDABLE-HOUSING CRISIS

by Tim Wayman

According to the National Low Income Housing Coalition, housing is the key to reducing intergenerational poverty and increasing economic mobility. Research shows that increasing access to affordable housing is the most cost-effective strategy to reduce childhood poverty and increase economic mobility in the United States. Affordable housing is generally defined as housing that costs no more than 30% of household income. Rising rents, a loss of low-cost housing and an increase in the number of low-income renters only exacerbate the affordable-housing dilemma. While FamilyForward does its part to assist lower income families in need, the challenge is immense. All of us, as members of communities who care for our neighbors' well-being, have a call to actively take steps toward potential solutions.

In this vein, representing the FamilyForward Board of Directors, I recently emailed the Arlington Heights Village Board to convey our support of the proposed Grace Terrace Development. The project calls for a three-story Permanent Supportive Housing facility to include 25 units at 1519 S. Arlington Heights Road. The facility would accommodate individuals with disabilities and target local veterans with the goal to provide stable housing coupled with supportive services. While the demographics of individuals and families served by Grace Terrace most likely will be different from those of FamilyForward's client families, we support practical efforts to provide affordable housing to any persons in need. Citing lessons learned through our own experience, an excerpt of my message sent to Arlington Heights village leaders follows:

*"There is clearly a need for more affordable housing in and around our community. As rents continue to climb, more and more individuals and families are spending in excess of 30% — and often more than 50% — of their income on housing. The development of Crescent Place was an important step forward in helping low-income families who greatly contribute to our community to be able to live within our community. As homeowners who live only a few blocks from Crescent Place, my wife and I heard from many NIMBY neighbors who feared property devaluation, increased levels of crime, and additional traffic congestion. None of these fears have become reality, and we at FamilyForward are proud to have actively supported the Crescent Place initiative."*

Join us in becoming an advocate of well-planned initiatives aiming to increase the availability of affordable housing in the northwest suburbs.

## BUSINESS PARTNER SPOTLIGHT

### GRAINGER GIVES BACK

In honor of National Volunteer Month in April, the Women's Business Resource Group at Grainger's Arlington Heights Branch coordinated a volunteer project on April 17 to pack kitchen-supply kits for families in our program.

The kits included hand soap, dish soap, cleaning rag, foil, food-storage zipper bags, plastic wrap, glass cleaner, paper towels, napkins, sponges, and a hand-written inspirational card. FamilyForward Executive Director Erica Chianelli was on site during the packing process to describe the impact

these kits will have on families we serve. As the cost of supplies to meet basic needs continues to rise, such donated kits help ease the financial burden families in our program face, allowing them to allocate funds to other necessities such as food, housing, gas and childcare. FamilyForward is grateful for partnerships with businesses, especially large international corporations like Grainger, that are committed to giving back to the local community. Thank you, Grainger, and the Women's Business Resource Group, for your generosity and dedication to helping people in need!



## MISSION STATEMENT

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

## STAFF

*Executive Director*  
Erica Chianelli

*Program Manager*  
Sarah Harte

*Case Manager*  
Pam Van De Walle

## BOARD OF DIRECTORS

*Chair*  
Tim Wayman

*Vice-Chair*  
Greg Ford

*Corresponding Secretary*  
Chris Farnsworth

*Recording Secretary*  
Donna Anderson

*Treasurer*  
Tina Richards

*Members*  
Paul Cochran  
Jane Drezen  
Steven Gaus  
Jim Mayer

Courtney Podkowa  
Becky Reel  
Claudia Starck  
Jennifer Strimling  
Chet Tambe  
Lou Walton  
John Sonderegger,  
Board Member Emeritus

## FAMILYFORWARD

302 N. Dunton Ave.  
Arlington Heights, IL 60004  
(847) 342-0846  
family-forward.org  
info@family-forward.org

To opt out of newsletter mailings,  
email us: [info@family-forward.org](mailto: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.*

# FAMILY SUCCESS STORY

## DEVELOPING A TOOLKIT TO SURVIVE — AND THRIVE



*Stock photo from Pexels*

Single mom “Stephanie” applied to FamilyForward when her life was unraveling. Her mother’s health was deteriorating, and she required more care, which also meant Stephanie could no longer depend on her mom to babysit the two children. The children’s father was increasingly unreliable and only sporadically paid child support. Stephanie felt logistically, financially and emotionally alone, and growing accustomed to the new reality of these two relationships felt overwhelming.

Like many FamilyForward participants who enter our program in survival mode, Stephanie found herself paying bills left and right, without any real strategy. Rather than feeling in control of her finances, she felt like her circumstances were controlling her.

### ***Following a budget was key***

Weekly visits from her FamilyForward volunteer mentors brought consistency into Stephanie’s life. With the FamilyForward rent subsidy, Stephanie gained peace of mind and reassurance that she and her children could remain housed while she straightened out her finances. Stephanie’s mentors asked her to track her spending and, over time, helped her figure out how much her life costs. She developed, and followed, a schedule for paying her fixed expenses, which helped her to understand how much she could afford to spend on her variable expenses. With a household budget in place, Stephanie felt more in control of her money.

Stephanie’s mentors also:

- Examined all the deductions from Stephanie’s paychecks and discussed realistic changes to increase her take-home pay.
- Challenged Stephanie to stop using her credit card for incidentals and to start chipping away at some of that debt.
- Brainstormed with Stephanie to find specific ways to turn her occasional side-hustle job into a steady source of income.
- Collaborated with Stephanie to improve her family’s evening routine (dinner preparation / homework / bedtime process) to make this time less stressful and more enjoyable.

### ***Progress boosts motivation***

Stephanie felt motivated by the progress she made in each of these areas. Knowing that she could afford her life and had a little bit of money in the bank made it easier for Stephanie to care for her mother and navigate childcare scheduling issues. And most important, Stephanie was able to be more emotionally present for her children, thanks to better organization and an improved daily routine. Stephanie had the tools she needed to provide for her family moving forward. Visit [family-forward.org/blog](http://family-forward.org/blog) for more family stories.

## A FINANCIAL LIFELINE

### HOW OUR DEBT-REDUCTION MATCHING PROGRAM CHANGES LIVES

In July 2023, Harper College Educational Foundation awarded a \$10,000 Community Innovation Fund Grant (CIFG) to FamilyForward. Our organization was one of six to receive this award from the Palatine, Ill., college. We were thrilled to use the CIFG money to fund our new debt-reduction matching program. The program matches funds, dollar for dollar, up to \$500 a month, for client families as they make payments toward reducing debt incurred prior to becoming a client of FamilyForward.

Since July, we have matched \$11,000 for six different families. We were also extremely grateful to have recently received a significant donation from a local community member, Laura Janus, to enable us to match payments that exceeded our CIFG. This program has been very impactful in helping families expedite their journey to becoming debt-free. One of our clients, Mom P, paid off a “quick” loan that was over \$1,900, with a 35% annual percentage rate (APR), as well as an auto loan of over \$2,500, when she joined FamilyForward last May. Paying off these two loans was a huge milestone for her. She still has other debt, but to have two debts paid off eases some of her financial burden and provides a sense of accomplishment, which can fuel her confidence and goal setting as she moves forward.

“When I entered the program, my main goal was to get out of debt. My biggest burden was high-interest loans and my car payment for a vehicle I had paid for twice because of devastating interest rates. I have reached my goals for getting the high-interest loan and car loan paid off. I am still working on my credit card debt, tax debt, but I am in a good place,” said Mom P.

In addition to matching payments on high-interest credit cards, the debt-reduction matching program has also helped participants pay down debt for divorce lawyers, medical bills, IRS bills, and student loans, as several examples. In each case, the debt-reduction matching program allows the parent to pay down debt twice as fast, helping to relieve some of the financial burden that too often traps families in an unbreakable cycle of debt. To learn more about the FamilyForward debt-reduction matching program, please contact Executive Director Erica Chianelli, at [erica.chianelli@family-forward.org](mailto:erica.chianelli@family-forward.org) or 847-342-0846.

## FAREWELL TO TWO WONDERFUL LEADERS

This month, we will bid farewell to two long-time leaders who are retiring from the FamilyForward Board of Directors. We are very grateful to Lou Walton and Paul Cochran for their dedicated service and leadership over the past two decades. Their efforts have truly shaped the vision and mission of our organization since its early days.



### ***Lou Walton: A force for good***

Lou Walton has been a force for good at FamilyForward (formerly known as Faith Community Homes) since our beginning in 2003. As one of the founders and an original and ongoing board member, she has played an important part in the development and growth of FamilyForward’s work to equip and empower low-income, working families in the northwest suburbs. Walton has served on a variety of committees and projects as a board member and leader at FamilyForward, from recruiting mentors to doing committee work to raising community awareness and funds, including making significant financial contributions with her husband, Dwight, and their extended family. As Lou retires from her leadership role spanning more than 20 years, we thank her for her service and significant efforts to guide the mission and impact of FamilyForward in the community. (*Learn more about Lou at [family-forward.org/blog](https://family-forward.org/blog).*)



### ***Paul Cochran: Gifted servant***

Paul Cochran has been a member of the board since 2008 and is retiring after more than 18 years of service. Cochran has served in numerous roles, beginning with his involvement as a mentor for families in the FamilyForward program. Cochran also coordinated and participated in the annual Faith Community Homes organ concert (2009–2017) and in 2015 began his role as treasurer, which he held until 2021. He successfully modernized the financial-reporting and budget-preparation processes and has continually served on the Finance Committee since 2015. He was also on the Outreach Committee (2017–2019). (*Learn more about Paul at [family-forward.org/blog](https://family-forward.org/blog).*)

Thank you, Lou, and Paul, for your long-enduring enthusiasm and commitment to helping FamilyForward in its mission to strengthen low-income, working families. *Please visit [family-forward.org/blog](https://family-forward.org/blog) for the entire story.*



## FamilyForward

302 N. Dunton Avenue  
Arlington Heights, IL 60004

family-forward.org  
847-342-0846

Follow us on social media:



@FamForward | FamilyForward



*Scan this code for instant  
access to news and events!*

## COMING EVENTS

### FamilyFOREward Golf Outing

**THURSDAY, JUNE 13 — REGISTER TODAY!**

Chevy Chase Country Club | 1000 N. Milwaukee Ave, Wheeling, IL 60090

Gather your foursome now and get registered for this exciting day of golf (scramble format) for a great cause. All are welcome, from novices to veteran golfers. It will be a great time on the links, all for a wonderful cause — helping FamilyForward families!

#### SCHEDULE

11 AM: Check-In Begins, Lunch Available  
12 PM: Shotgun Start  
5 PM: Program, Prizes & Buffet Dinner

#### REGISTRATION

Foursome: \$750  
Individual Golfer: \$195

#### REGISTER BY MAY 30!

Scan this code or visit  
family-forward/golf-outing.



### Giving Hope Is Coming!

**SUNDAY, OCTOBER 20 — BRUNCH BEGINS AT 11:30 AM**

Cotillion Banquets | 360 S. Creekside Dr., Palatine, IL 60074



We're planning a fantastic brunch to celebrate and raise funds for our mission to strengthen low-income, working families. Stay tuned for the Big Reveal of our super-fun theme. We hope you will join us for this memorable day, so be sure to save the date!

## CONNECT WITH FAMILYFORWARD

Sign up to stay in touch and discover more ways we are making a difference, together, in the lives of local families. You'll also receive important news and advance notice of opportunities to support FamilyForward through fun activities and special events. Simply send an email to [info@family-forward.org](mailto:info@family-forward.org) to subscribe. Please include "Subscribe" in the subject line. Thanks!