

FROM THE BOARD CHAIR



MEETING LOW-INCOME FAMILY CHALLENGES HEAD-ON

by Tim Wayman

As we move into the latter months of 2023, housing-affordability issues for low-income, working families only continue to worsen. You may have seen the recent headline reporting that post-pandemic evictions have skyrocketed as “rising rents squeeze low-income Americans” (*reported by PBS News Weekend*). According to the National Low Income Housing Coalition, record-breaking numbers of families cannot afford a decent place to call home.

Facing the facts

- Nationally, there is a shortage of more than 7 million affordable homes for our nation’s 10.8 million extremely-low-income families.
- There is no state or county where a renter working full time at minimum wage can afford a two-bedroom apartment.
- A total of 70% of all extremely-low-income families are severely cost-burdened, paying more than half their income on rent.

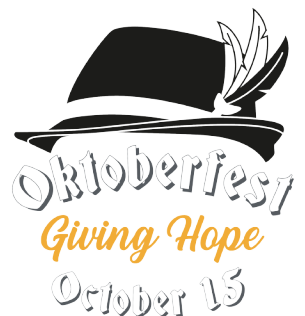
We at FamilyForward are keenly aware of the increasing number of challenges so many families face. Even in the north-west suburbs, there are fewer affordable apartment units in the market as landlords raise rents while new construction of affordable housing remains stagnant.

Meeting the challenges

FamilyForward is taking several steps to provide additional help to the cost-burdened families we serve. We are more aggressively helping parents with childcare costs, often enabling them to work full-time jobs, when in the past they could not. Through the generosity of the Harper College Educational Foundation’s Community Innovation Fund Grant (*see p. 4*), we have instituted a debt-reduction matching program to help accelerate families’ journeys toward financial stability.

Additionally, under the leadership of Executive Director Erica Chianelli, we have met with state representatives and senators to (1) help them better understand the complex problems that so many low-income families face, and (2) encourage them to enact laws that reduce the growing affordable-housing gap. Finally, through our strategic-planning efforts and meetings with other nonprofit agencies facing similar challenges, we are exploring new options for housing the families we serve.

While the obstacles are real, FamilyForward remains committed to finding creative and effective ways to assist families as they work to overcome difficult financial circumstances. Our wonderful staff, volunteers and donors power our success! We ask for your continued support by attending our annual fundraiser, ***Giving Hope***, at Chevy Chase Country Club, on October 15 (*turn to the back cover to learn the details*). We look forward to celebrating our 20th anniversary with you in full Oktoberfest style!



MISSION STATEMENT

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

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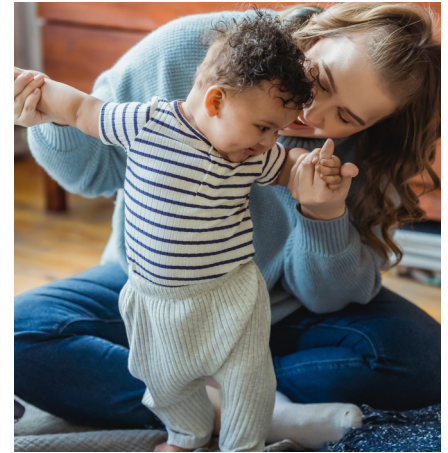
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Special thanks to Elk Grove Township, Palatine Township, Schaumburg Township, Wheeling Township, and the Villages of Arlington Heights and Palatine for providing significant financial and other assistance to our client families.

FAMILY SUCCESS STORY

MOVING FROM A JOB TOWARD A CAREER

When single mom “Maddie” entered the FamilyForward program, she was working two part-time jobs. Soon after meeting Maddie, her mentors saw that she was capable of greater growth and responsibility at work. Over time, as they developed a trusting relationship with Maddie, her mentors encouraged her to pursue a career, not just a job. With coaching and input from her mentors, Maddie conducted a targeted job search. In their weekly meetings they worked on tailoring her resume and practicing interview questions. Eventually, Maddie landed a job that increased her monthly income by \$1,400. Her volunteer mentors also helped her develop a household budget and create a strategy for where to put every dollar. The FamilyForward rent subsidy allowed Maddie to put her “extra” money toward debt reduction and savings. By the time she finished the two-year program, Maddie increased her credit score by more than 100 points and tripled the amount of money she had in savings.



Stock photo from Pexels

Moving forward, despite the challenges

During her time with FamilyForward, life threw Maddie several curveballs. One of her children was diagnosed with a chronic health condition that will require lifelong treatment and medication. Not long after, Maddie’s father experienced a health crisis that resulted in a long hospitalization. Maddie had to juggle the logistics of doctor appointments, administering medications and making up for missed time at her job while also dealing with the constant emotional stress of worrying about her child and her father. Despite these challenges, Maddie found a way to press forward. Finding a career path and developing more stable finances were important for Maddie’s confidence and her family’s stability, especially in trying times. When asked if she had any concerns as she graduated from the FamilyForward program, Maddie replied, “Not really. I am going to miss the mentoring. That was very important and kept me going. FamilyForward has changed my life.” *This article has been abridged. Read the complete story at family-forward.org/blog.*

GOLF OUTING WAS A SUCCESS

THANK YOU, SUPPORTERS AND PARTICIPANTS!



Staff and board members at the FamilyFOREward Golf Outing

Wednesday, June 7, was a gorgeous day for the FamilyFOREward Golf Outing at Old Orchard Country Club in Mount Prospect. The event attracted 76 golfers and raised over \$12,000 to support our mission. We are grateful to all the golfers, sponsors, goody-bag donors, prize donors, snack donors, dinner goers, volunteers, and Old Orchard staff for making our event so successful. Visit family-forward.org/blog for the whole story and check out some great event photos!

SERVING FAMILIES FROM A PLACE OF LOVE

HOW SISTER CARRIE MILLER HELPED SHAPE FAMILYFORWARD'S MISSION

Carrie Miller, SLW, has been dedicated to helping impoverished, disenfranchised and forgotten families for many years. She was instrumental in founding FamilyForward (originally known as Faith Community Homes) in 2003. She also served as the first program manager. She continues to be a cheerleader for FamilyForward. Given Sister Carrie's long relationship with FCH/FF, we recently touched base with her and asked her to share a few memories and some advice as we celebrate our 20th anniversary and envision the future.



Carrie Miller, SLW

History

Sister Carrie worked alongside several other community leaders — encouraged and supported by the churches of the Arlington Heights Ministerial Association (AHMA) — to lay the foundation for FCH/FF, starting in 2002. She also served as one of the very first board members. And for 15 years, she welcomed, assisted and encouraged low-income families as program manager, developing processes and ways to help, and actively involving the surrounding community in the work to equip and empower low-income families to not only avoid homelessness, but to move forward, toward financial stability.

Sister Carrie felt called to get involved in the founding and work of FCH/FF when local ministers involved in the AHMA began reporting a growing number of requests for help from people. The need, increasingly, was simply: “We need a place to stay.” As the AHMA increased its advocacy for affordable housing in the Arlington Heights area, faith organizations responded and “really committed to financially participating and taking ownership of it,” according to Sister Carrie.

Over the next 15 years, Sister Carrie led FCH/FF's efforts to improve the lives of local low-income families. Her chief activities encompassed our mission: She actively encouraged and advocated for individuals who needed help to achieve educational and career goals to overcome adverse situations and avoid homelessness. She provided guidance and counseling to families who needed direction and a boost in morale. Because it “takes a village,” as she points out, Sister Carrie also provided training for volunteer mentors who would meet regularly with a family for up to two years to learn skills needed to achieve and maintain stability. And she supported and celebrated with people who reached financial independence for the first time. Most of all during her time with FCH/FF, Sister Carrie focused on serving families and the community from a place of love, providing hope to those who otherwise might be hopeless.

Stories: The Donut Lady

Sister Carrie reflects on the hard work of client families and how much of their progress depends on the parents' efforts and the example they set for their family members. She shares this story — just one of many — of the Donut Lady:

“A woman in our program had four kids and went to work at 4:30 every morning to make donuts at a bakery. She would leave to get the kids to school then come back to work. At night she went to school to become a certified nursing assistant. When her son was a teenager, he was given the opportunity to work at a Christmas tree lot. While it was not a desirable position for him, one day he had a ‘spark’ and realized how much his mom had sacrificed for him and his siblings. She did all this for him, so he felt he could step up and do something for her. He took the job. He also buckled down with his studies, graduated from high school and went on to college. The impact this mom had on her own family, setting an example, was great. It's so important to get the generations involved.”

Sister Carrie witnessed stories like this one hundreds of times. She points out that the common thread in success stories is that “the mission of the parents is doing everything for the good of the kids.” At FamilyForward, our mission and work with parents ultimately affects the lives of the next generation in positive ways we can only imagine. “Seeing the impact on the families helped — mission accomplished. It was a blessing and a joy to be part of it.”

Future

Sister Carrie remains inspired by the work of FamilyForward volunteers, staff and partners — “all who reach out to others in love, offer their time and concern for people who need a ‘hand up,’ and all who bring hope to families.” She also sees tremendous potential in how much more can be done. As FamilyForward looks toward the future, Sister Carrie shares the following advice: “Continue to read the signs of the times and do something about it without losing your core mission — focus on providing hope and help for families.” We will, Sister Carrie.

WE LOVE OUR LOCAL COMMUNITY!

The support of local organizations and governmental bodies helps strengthen our ongoing mission to equip parents to build a better future.



HARPER \$10,000 GRANT EMPOWERS NEW DEBT-REDUCTION PROGRAM

We are deeply grateful to be one of six organizations awarded a Community Innovation Fund (CIF) Grant from the Harper College Educational Foundation on July 11. The CIF Grant Program provides grants to nonprofit organizations whose missions support the advancement of equity, diversity and economic mobility for underserved and marginalized communities in Harper College's district.

FamilyForward will use this \$10,000 grant to implement a new debt-reduction matching program that will provide matching funds for client families as they make payments toward reducing their debt. These matching funds will significantly enhance families' efforts and ability to alleviate their financial burdens, expediting their efforts to become debt-free as they move toward financial stability.

ROTARY CLUB GRANTS MAKE A DIFFERENCE FOR FAMILIES

FamilyForward recently received two Rotary Club grants. Thank you to the Rotary Club of Palatine (\$2,000), and the Rotary Club of Schaumburg–Hoffman Estates (\$1,000). These grants will support our efforts to strengthen low-income, working families in the community.

We were thankful to be selected along with other deserving nonprofit organizations. We appreciate the support of local groups like the Rotary Clubs, who truly are dedicated to "Service Above Self" and committed to helping people in need. Thank you!

Left photo: FF Executive Director Erica Chianelli and Board Chair Tim Wayman accepted the grant from the Rotary Club of Palatine.

Right photo: Erica Chianelli and Board Recording Secretary Donna Anderson were on hand to receive the grant from the Rotary Club of Schaumburg–Hoffman Estates.



RECOGNIZED ON NATIONAL NONPROFIT DAY

We were honored to be recognized by Palatine Mayor Jim Schwantz and Arlington Heights Mayor Tom Hayes in commemoration of National Nonprofit Day (August 17). In separate ceremonies, the mayors presented special proclamations to celebrate the 20th anniversaries of both FamilyForward and another local agency, SALUTE, INC. We appreciate the deep partnerships and collaborations in the Palatine and Arlington Heights communities as we work together to serve our neighbors!



Left photo: Palatine Mayor Jim Schwantz (left) with Program Manager Sarah Harte (center) and Case Manager Pam Van De Walle.

Right photo: Mayor Tom Hayes of Arlington Heights (center) with Board Chair Tim Wayman (left) and Executive Director Erica Chianelli.

CELEBRATING 20 YEARS OF EMPOWERING LOW-INCOME FAMILIES

Our year-long celebration of the 20th anniversary of our founding continues! From our beginnings back in 2003 as Faith Community Homes, and over the course of the past 20 years, FCH/FamilyForward has mobilized the community to provide help and hope for hundreds of families across the northwest suburbs. We're lifting up our past as we look toward the future!



FamilyForward Fact #14: Our first mentors were trained in April 2003.

*Be on the lookout for more **FamilyForward Facts**, across all our media!*



Anne Mura

COMING UP...ONLINE

In the November issue of our digital newsletter, **ONWARD & UPWARD**: You'll meet our very first mentor, Anne Mura. Additionally, as we begin to wrap up our 20th anniversary year, long-time FamilyForward board members will share their thoughts and remembrances of Faith Community Homes/FamilyForward through the years. If you don't already subscribe to our e-news, simply send an email to info@family-forward.org to subscribe. Please include "Subscribe" in the subject line.

DID YOU KNOW?

The average cost of 1 pound of ground coffee in the United States was \$2.99 in January 2003. As of July 2023, the cost was just over \$6.00, according to the Federal Reserve Bank of St. Louis.

Visit FamilyForward.org/celebrating-20-years for more facts, photos and stories from our 20 years of helping families!

FAMILYFORWARD LEADERS CONNECT

On Tuesday, June 27, the FamilyForward Board of Directors and Advisory Board came together for an informal social gathering. We are grateful to The Grand at Twin Lakes in Palatine for allowing us the use of their lovely courtyard space for this event.

It was a wonderful opportunity to share food and fellowship with one another while bonding over a mutual commitment to the mission of FamilyForward. Stay tuned for more good things as these leaders work together to keep our organization moving forward!





Celebrating 20 Years

FamilyForward

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JOIN US FOR GIVING HOPE: OKTOBERFEST!

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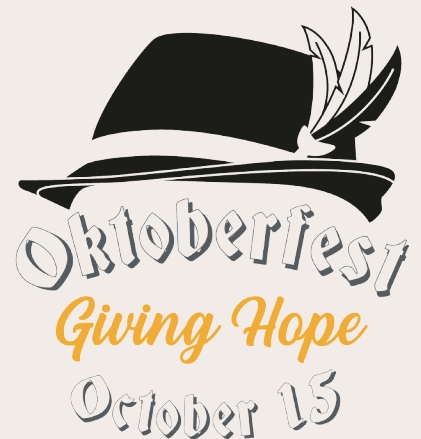
SUNDAY, OCTOBER 15 | 12:00 - 2:30 PM | \$75 PER PERSON
Chevy Chase Country Club, Wheeling

Please plan to attend our biggest event of the year! Bring your friends to this festive Oktoberfest-themed afternoon featuring food, fundraising and fun — all to support the FamilyForward mission to strengthen low-income, working families across the northwest suburbs as they move toward financial stability and independence.

Reserve your spot at family-forward.org/news-events or watch for your invitation and response card in the mail. Registration closes October 6.
We hope to see you!

HIGHLIGHTS

- Gourmet lunch buffet with vegetarian options
- Cash bar including German beer selections
- Silent auction & raffles
- Entertainment by Die Musikmeisters Band (Oompah!)
- Family Story & Live Appeal
- Special Oktoberfest gift & more



**LEARN MORE AND
REGISTER TODAY!**

*Scan this code or visit
family-forward.org/news-events.*