

October 29, 2021

Kristi DeLaurentiis Executive Director South Suburban Mayors & Managers Association 1904 W. 174th Street East Hazel Crest, IL 60429

Re: Midterm Report – Southland Economic Transformation (SET) Fund

Dear Ms. DeLaurentiis:

Spanish Coalition for Housing (SCH) values our partnership through the SET Fund to support affordable housing and sustainable homeownership in the Southland. Below please find SCH's mid-term report highlighting our program outreach and activities targeted to South Suburban Cook County households through our HUD certified Housing Counseling Programs.

Program Final Report - Period Oct 1, 2020 through September 30, 2021

SCH has continued its COVID-19 operational service delivery model that includes: telephone counseling, virtual/tele-housing counseling and limited in-person counseling (adhering to public health guidelines and capacity restrictions) at SCH's Chicago office locations. Group Education/Workshop offerings were conducted virtually and included the following topics: Prepurchase, financial education and post purchase (forbearance, foreclosure prevention/mortgage assistance) and rental workshops (rental relief and eviction moratorium)

SCH outreach included geo-targeted (targeting south suburban zip codes and CBOs) marketing via social media channels that promoted SCH's Homebuyer education/ Pre-purchase counseling, post-purchase, mortgage and rental relief for households experiencing an economic hardship due to COVID-19 (i.e., unemployment, reduction in work hours/furlough) in collaboration with the Illinois Housing Development Authority as well as promotions of our financial education workshops providing participants guidance on developing a sustainable household budget, emergency budgeting and overview of credit improvement strategies. Qualified households were eligible for up to \$15,000 in rental aid to help stabilize their housing. SCH will continue to partner with the State of Illinois to connect households to a second round of housing stabilization relief/aid anticipated for late November 2021.

Weathering this economic crisis remains of critical importance to thousands of households in the region, SCH's comprehensive housing counseling program will continue to ensure sustained investment in the Southland to support homeownership, homeownership preservation; and affordable housing stabilization and sustainability.

Program activities and impact breakdown:

L		OTY	TD - IMPACT (Oct 1, 2020 - September 30, 2021)			
Housing Counseling & Education	Annual Goal	One-on- One Counseling	Workshop Attendees	Outcome		
Pre Purchase	20 households counseled to become mortgage ready	53 clients counseled	34	26 households became mortgage ready who received Pre-purchase couseling; 21 households then purchased homes in the Southland		
Post - Purchase	30 households counseled to sustain affordable homeownership	17	2	19 households counseled and gained education on property management, maintenance to include homeowners & small landlords		
Foreclosure Prevention		8		8 households received foreclosure prevention		
Financial Coaching		9		9 households received financial education/coaching		
Utility Assistance		21		21 households gained access to utility assistance (LIHEAP and weatherization programs) to sustain affordable housing		
Rental Assistance		3	15	18 households counseled and educated on rental assistance to stabilize housing		
TOTAL		111	51	162 households counseled to achieve, sustain and preserve affordable housing in the Southland.		



SCH engaged anchor institutions in the Southland such as Moraine Valley Community College, Prairie State College, South Suburban College, and the Chicago Southland Economic Development Corporation to introduce our services and engage their constituents. Over the course of the previous year, SCH strengthened engagement with each institution to further cross promote virtual workshop offerings, housing counseling and coordinate direct referrals as appropriate. In addition to the aforementioned institutions, SCH is also collaborated with Housing Authority of Cook County (HACC) to connect current HCV renters interested in homeownership with our Pre-purchase and homebuyer education and counseling. These households currently reside in the Southland and have an interest to purchase within these communities.

Progress Made Toward Achieving Grant Goals:

During the reporting period, SCH has served a total of 162 South Suburban households throughout Cook County (to include communities of Blue Island, Calumet City, Chicago Heights, Lansing, Riverdale, Summit, Markham, Evergreen, Glenwood, etc.). Of these clients, 51 attended workshops, while 111 received one-on-one counseling. SCH total economic development impact through our housing counseling services in the Southland includes direct investment of over \$3.2 Million: \$3.1 Million represented in 21 affordable home mortgage loans (conventional and nonconventional) leveraging over \$100,000 in down-payment assistance; over \$12,200 invested in public subsidies for utility assistance through LIHEAP; and approximately \$120,000 in mortgage assistance to preserve homeownership through foreclosure prevention counseling. SCH supported the creation of an estimated 11 jobs and over \$1.5 Million to the State's GDP invested in the Southland through affordable home purchases/sales creating first time homeowners, contributing the Southland's economic prosperity.

Sincerely,

Joseph Lopez

Executive Director

Spanish Coalition for Housing (SCH) SSEGI - Budget EXHIBIT A

Award Amount:	\$ 40,000.00	
FIRST PERIOD - 10-1-2020-3/19/2021	\$ 20,000.00	
SECOND PERIOD - 3/17/2021-9/30/2021	\$ 20,000.00	

Expenses	Ending 9/30/21			
Salary	SS	EGI Budget	Actual	
Juliury		_c. budget	elin in	
Housing Counselor	\$	14,210.01	\$	14,210.01
Housing Counselor	\$	14,279.99	\$	14,279.99
Total Salary	\$	28,490.01	\$	28,490.01
Payroll Taxes & Fringe				
FICA & Medicare	\$	2,163.34	\$	2,163.34
Unemployment	\$	1,317.54	\$	1,317.54
Workmens Comp	\$	108.44	\$	108.44
Health Insurance	\$	7,039.38	\$	7,039.38
Dental Insurance	\$	537.14	\$	537.14
Vision Insurance	\$	99.79	\$	99.79
Life, LTD, STD Insurance	\$	244.36	\$	244.36
Total Payroll Taxes & Fringe	\$	11,509.99	\$	11,509.99
Toral Salary & Fringe	\$	40,000.00	\$	40,000.00
Travel/Mileage	\$	-		
Sateilite Office Supplies	\$.=		
Lap Top Camera (2)	\$			
Hot spots (2)	\$			
Marketing (Social Media, Face book, Give	i			
aways etc.)	\$			
Total Operating	\$	-	\$	-
Admin				
Total Budget	\$	40,000.00	\$	40,000.00
Surplus/Deficit	\$	0.00	\$	0.00