



Success Stories

Keeping the Wheels in Motion

Recipient profile:

A low-income single working mother received an unexpected increase in her apartment rent. In need of immediate funds to pay the added rent expense, she took out a car title loan.

Financial challenge:

Unable to make the loan payment, the woman's car was soon repossessed. The amount needed to release the vehicle quickly created a spiraling financial burden. Without the funds to release her car, the woman was forced to navigate a lengthy bus ride to get to work after dropping her children off at school. This resulted in her hours being cut at work. With fewer hours, she could not pay her utilities, rent or get her car back.

Grant impact:

A modest and quick grant of \$250 allowed her to get her car back. This resolved the problem before she got into more debt. Once she regained possession of her car, she was able to meet her work obligations. As a result, her work hours were increased, which enabled her to restore financial stability.

Down Payment Toward Self-Sufficiency

Recipient profile:

A low-income single woman worked as a front desk receptionist at an economy-oriented hotel. Responsible for her own health care costs, she lived in subsidized housing. After ending an abusive relationship, she was further victimized when her former boyfriend reported false information to the housing authority. As a result, the woman lost her subsidy and was forced to move.

Financial challenge:

Working with a legal aid society, she eventually was able to overturn the cut-off and reinstate subsidized housing support. She could not, however, afford the full-market rate security deposit required to move into the new apartment.

Grant impact:

A \$1,000 emergency grant toward the security deposit enabled the recipient to move to new housing and live self-sufficiently.

Sustaining a Stable Home Life

Recipient profile:

Actively employed, a woman living in subsidized housing had taken on a responsible role in creating and maintaining a stable life for her family.

Financial challenge:

After her son was falsely arrested, the woman no longer qualified for funds based on Chicago Housing Authority rules that prohibit subsidies for those living with family members who have been accused of committing a crime. Until the legal issue was resolved, the subsidy was cut off. The woman could only afford to pay her portion of the rent.

Grant impact:

Facing the prospect of homelessness, with the help of the foundation's emergency fund the recipient was able to discreetly pay the full amount of the apartment rent – including the portion of the CHA subsidy denied – during the two-month period as the legal issue was resolved. The grant ultimately helped the woman avoid disrupting the long-term stability of her family's home life.

Rest in Peace

Recipient Profile:

A mother with three children, living in subsidized housing had to use two months' rent for funeral expenses for her mother, after the grandmother passed away unexpectedly. Given her limited means, she was unable to catch up with her rent and faced loss of her housing voucher.

Financial Challenge:

The Legal Assistance Foundation of Chicago faced the challenge of working with the landlord to reduce the client's exposure for late payments and back rent in order to restore financial stability in the household.

Grant Impact:

A \$318 grant resolved the client's back rent and reduced a negotiated late payment fee which avoided eviction and the loss of her housing voucher.

From living in a car to a stable home

Recipient Profile:

A couple with two children under 18 had a run of bad luck resulting in homelessness. The wife had a high risk pregnancy, was placed on bed rest, and as a result was laid off. Around the same time the husband was also laid off and, unable to pay the rent, they lost their apartment. For a few months they stayed at a shelter, but it closed its doors for the summer. The family ended up living in their car. Through their diligent efforts both applicants have secured new jobs.

Financial Challenge:

This couple had a run of bad luck but demonstrated ability to work. The challenge was how to get them back on their feet and into a stable situation.

Grant Impact:

With the clients contributing and combined grants from the Salvation Army, Community Action Partnership (CAP) and the Barbara and Stephen Miller Foundation, the couple was able to put together the funds needed for a security deposit in a market rate apartment. They are now stable.

Accountant in her 60s loses job, then home

Recipient profile:

A 61-year-old woman with a degree in accounting and stable, long-term employment lost her job due to illness. When she was evicted from her home she began living in her car. She secured a spot at a shelter during the winter, but had to leave in the Spring. Looking for a job was especially challenging because she was living in her car. Meanwhile, she turned 62 and became eligible for Social Security. She found a reasonably priced apartment, but needed help with her first month's rent so she could become stable and find a job.

Financial challenge:

The applicant had marketable skills and a demonstrated work record, but fell on hard times through no fault of her own due to lack of a financial cushion when struck by illness. The challenge was to get her back to a stable housing situation so she could locate a new job and become financially secure. The Foundation believed this applicant had a high percentage of success if given the right support and appropriate shelter.

Grant impact:

The Foundation partnered with two other social agencies to provide a security deposit that, in turn, provided stable housing for the woman. She now is using her skills to seek, in earnest, stable employment to supplement her Social Security income.

Living in Car and Shelters to Save Section 8 Voucher

Recipient profile:

The applicant lived in subsidized housing for many years in a 3-BR unit with her 20-year-old son and 13-year-old, disabled daughter. She never missed a rent payment. The son worked and contributed to the rent, the daughter received Social Security disability and the applicant held down a job. The son moved out and stopped sharing the rent, so the applicant wanted to obtain a smaller apartment. The housing authority was slow in processing her request. Meanwhile, she continued to accrue rent on a unit she could no longer afford and fell behind. Facing the option of jeopardizing her Section 8 voucher and unable to pay the rent, the applicant vacated the unit and began living in her car and shelters.

Financial challenge:

The applicant sought help from Foundation partner, Prairie State Legal Services, to transfer her voucher and enable her to move to a smaller affordable unit. Once the transfer was complete, a security deposit would be required.

Grant impact:

Prairie State Legal Services was able to navigate the housing authority bureaucracy to secure the applicant a voucher transfer and got the old landlord to release the security deposit, which was applied toward the outstanding rent. The Foundation grant paid the security deposit for the new unit. The applicant and daughter now are stable.