



## Community Member Receives Homeowner Grant

Community member Towania L. Spencer first connected with Northwest Center in 2015 after accompanying her stepmother, who was interested in receiving a housing certificate through our First-time Homebuying sessions. Since then, Spencer had purchased her own home and reconnected with the center for financial education assistance.

"I was well-familiar with Northwest Center before I bought my property, having seen my stepmother go through housing counseling and financial counseling workshops," Spencer said. "In 2020, I purchased my home, but was impacted by COVID-19 and needed housing counseling to apply for a grant."

Northwest Center offers in-person, one-on-one sessions and workshops to guide homeowners through the buying process and how to build their credit.

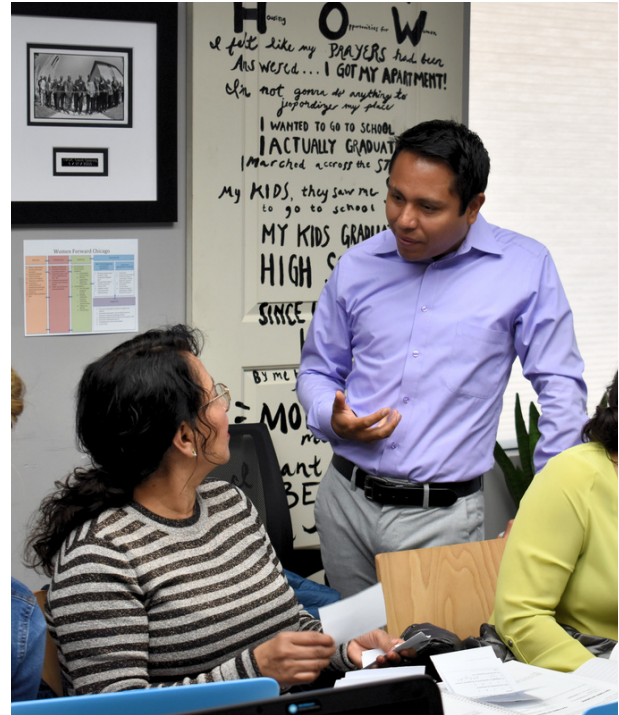
"The counselors were direct and honest, and I felt comfortable with them, having already brought my stepmother to Northwest Center," Spencer said. "When I was ready to buy a house, I was suggested a different organization, but after going through the entire process, they said I couldn't get downpayment assistance due to not qualifying. It was a lot of red tape just to get denied. However, your process is very smooth. You sit down, tell them what you need, and go through the credit report."

Through our services, Spencer attended an intake coordinator meeting, went through a consultation, got approved for a grant in September 2022, and received the funds by March 2023.

"If you're looking for assistance but are nervous to make the first move, go for it, be patient, and do what NWC asks," Spencer said. "They're there to listen to you and guide you. You're there for a reason; they're the experts, and if there's something you don't understand, ask them for clarity."

# Illinois Homeowners Assistance Fund Success Story

Community Member Cleanzi Arroyo discovered Northwest Center in February 2020 through word of mouth. During the pandemic, Cleanzi fell ill with COVID-19, causing him to lose employment due to health complications. After his efforts to return to work were unsuccessful due to his ongoing complications, his wife and daughter were forced to take over payments for their home. Cleanzi and his family fell behind on their mortgage due to the lack of additional income, eventually looking toward NWC for assistance. Cleanzi was able to connect with the Illinois Homeowners Assistance Fund and successfully came to a plan agreement with the lender, which eventually ended in July 2022. Still on medical leave from work, Cleanzi received disability benefits and was approved to receive payments from the International Development Association (IDA) on October 3, 2023, resulting in the family being able to save their home from foreclosure.



# Chicago Moves Toward All-Electric Energy

Homeowners United of Northwest Center and Illinois Public Interest Research Group (PIRG) recently held an information session and Q&A focused on educating the community and gaining feedback on what Chicago can do to save money on utilities and fight climate change through the option of switching to all-electric energy.

“It’s inevitable that the state and city government want to go all-electric, and yet people cannot afford that transition,” Housing Organizer Ernie Lukasik said. “This would take years and they want to start with new buildings. They’re asking people to eventually get a new stove and to buy electric, however, there would have to be incentives for people to transfer so the burden isn’t on them to get something more expensive than what they already have.”



The session also held space for community members to voice their opinions on the Peoples Gas rate hike, with members of the company present.

“It was important having people give their opinions and ease the angst they may have about this energy crisis,” Lukasik said. “Our next goal is to get more money for energy assistance program as community members will continue to be effected by this.”



## Employee Spotlight

“Treating people with empathy is important, not just as a transaction.”

### Leticia Covarrubias Income Support Specialist

Beginning her journey at Northwest Center in 2013, Income Support Specialist Leticia Covarrubias first joined the team as a Parent Mentor at Mary Lyons Elementary. Covarrubias then continued in the Parent Mentor program as a coordinator until 2017, when Executive Director James Rudyk offered her the position of Income Support Specialist.

“The transition was scary, but I was interested in the challenge,” Covarrubias said. “I was just a school mom who stayed at home for 13 years, and before that, I worked at a Hyatt Hotel in Human Resources. I already had some corporate background, but returning to an office environment was exciting.”

Over the years, Covarrubias has honed in on her skills and expanded her knowledge to provide resources to the community.

“I didn’t even know what the new position entailed, but now I feel like I’ve mastered the entire area, Covarrubias said. “Where I am now compared to where I started is a big reward. It’s nice to see I’m part of something special in the organization.”

From working strictly within the schools to now a public-facing position, Covarrubias found herself connecting with broader demographics within Belmont Cragin.

“I noticed that everyone was coming in with different situations and needed compassion,” Covarrubias said. “People expressed how nicely they were treated at our organization, and they would tell their friends about their experience. Treating people with empathy is important, not just as a transaction.”

Not only creating relationships with the community, Covarrubias has also built internal friendships during her decade at the organization.

“I have experienced friendships at Northwest Center not only with my team but with every other department at the organization,” Covarrubias said. “People are there for you for more than just work-related situations. It’s an honor to be part of this organization, and I’m looking forward to the new experiences that the New Year and new Executive Director will bring.”

# Join our Giving Tuesday Journey!

We are thrilled to announce a significant milestone in our organization's history - our 20th anniversary! For the past two decades, we have stood alongside Belmont Cragin and the surrounding communities, dedicated to enhancing economic well-being and quality of life. As we reflect on our journey, we are deeply humbled by the tremendous support we've received from our incredible community, donors, and volunteers.

Here's why your contribution makes a difference:

♥ Sustained Support: Your **donation**, no matter the amount, provides consistent, reliable, and flexible funding, enabling us to plan and execute long-term projects that create lasting change.

🌈 Collective Strength: Our impact multiplies exponentially when we unite our efforts, for example, with your support, NWC was able to serve 1,400 community members and offer resources to youth, families, and residents, including resource tables with essential supplies during our Playstreets events.

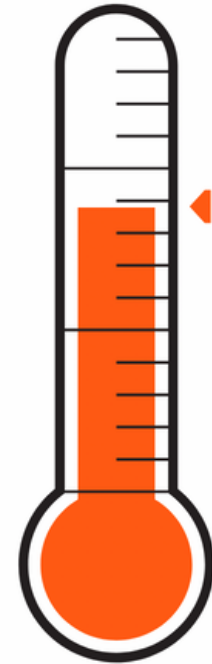
📅 Endless Possibilities: Your support fuels our programs, assisting families on Chicago's northwest side in preserving their homes, creating financial opportunities, and fostering leadership within the community. In just 2022 alone, we hosted 217 community members at our First-Time Home Buying workshops.

We cannot respond to the community's needs without the incredible generosity of individual supporters like you. Your donation will be a catalyst for leveraging resources that enhance the economic well-being and quality of life in Belmont Cragin and the surrounding communities. Click the link below to embark on your donation journey and help us finish this chapter of the NWC strong:

👉 [WWW.NORTHWESTCENTERCHICAGO.ORG/DONATE](http://WWW.NORTHWESTCENTERCHICAGO.ORG/DONATE)

**2023 GOAL:**

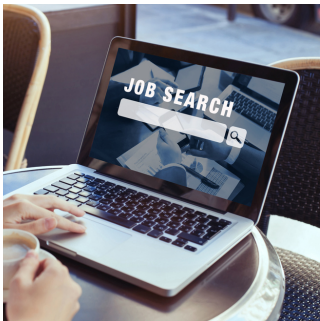
**\$50,000**



**Raised  
\$31,214**

## Upcoming Events

For more information on events, visit our website at [www.northwestcenterchicago.org/events](http://www.northwestcenterchicago.org/events)



**Digital skills for job searching**  
Parent University\*  
Bilingual

December 4 at 9:30-11:30 am  
December 12 at 5-7 pm



**Como hablar con mi hijo**  
Parent University\*  
En Español

12 de Diciembre a las 11 am  
13 de Diciembre a las 5 pm



**How to budget**  
Parent University\*  
En Español

28 de Noviembre a las 11 am  
29 de Noviembre a las 5pm



**Derechos de los inquilinos**  
Parent University\*  
En Español

28 de Noviembre  
a las 9:30 am

\*Parent University is located  
at 3030 N. Mobile Ave.  
Chicago, IL 60639