



From Homeless to Homeowner in 14 Months

Meet one of the newest home owners and her family of Round Lake! This single mother and her family were homeless just 14 months ago. However they found a new beginning at COOL Family Housing. The program is a self-sufficiency program which not only provides homes for families to begin life anew but also participating families benefit from structured case management and learn to budget, work and save up to 80% of their earnings while living in the program.

When this mother and her family moved into their transitional home at COOL they began working hard toward their savings goal. As a single mom, working as a housekeeper Mom didn't earn a high wage but she saved every penny she could. In just 14 months she saved more than \$13,000 which she used to make a deposit on a home of her own.

Now this family will no longer be homeless again. In fact, last year the program assisted 19 families. Though few are as successful as this young mother of four, all of the families who complete the program at COOL move from homelessness to self-sufficient living with most moving from COOL homes to apartments if their own or other rental units that they can now afford.

The goal of the COOL Family Housing Program is to provide "Transitional Housing" for parents who find themselves homeless with no place to turn with their children. The program currently consists of 10 apartment and duplex homes in Waukegan and Zion.

Transitional Housing Programs are successful because they not only give a family a place to stay but also teaches them the skills they need to maintain permanent housing. Together with the Case Manager families learn to budget, to make sound financial decisions, and open a bank account along with many other skills.

Trends in government funding for housing programs come and go and today most funding goes to fund permanent housing only. However, over the years at COOL we have learned firsthand that simply giving a family a place to live is not always the right solution. Without first learning to save money for bills, taking responsibility for managing money, and learning to maintain a home, many families who are currently homeless would not be able to maintain any home in the long run. At COOL we address these issues and help families to overcome the many barriers that have led them to become homeless in the first place.

As a result families like this one not only find a new home ...they maintain permanent housing for the rest of their lives and in many case never need to rely on public assistance again.!