



HOW

**CREATE
OPPORTUNITIES.
REBUILD
LIVES.**

2020

Annual Report

COVID-19, record unemployment, and social unrest had an immense impact on HOW and our clients in 2020. Above all, last year underscored the importance of HOW's mission as we saw the ways in which stable housing is fundamental to health and safety.

1,210
people, including 497 children, served.

7,175
outreach and referral contacts made.

602
households received services.

HOW embraced its value of innovation, adapting and expanding in order to meet the needs of those we serve and the greater community. In the fall HOW partnered with Illinois Housing Development Authority to help hundreds of individuals complete the necessary documentation to qualify for rental and mortgage assistance. HOW also partnered with an advocacy group to help those who did not receive their economic stimulus payment complete the necessary steps to get the vital aid.

In response to clients' safety concerns and the need to socially distance, HOW rapidly shifted its service model to include virtual programming to ensure seamless coverage and support for all clients and their families.



Our Values

COMPASSION • JUSTICE • INTEGRITY • INNOVATION • COLLABORATION

A Letter From Our CEO, Britt Shawver

HOW's mission has always addressed an urgent need, but 2020 highlighted the critical importance of our work in a brand new way. Homes not only provided safety and stability, they became essential in ensuring people's health amidst a raging pandemic. In the last year, billions of people came face to face with a fact we here at HOW have long known—stable housing is the pathway to better health.

After nearly four decades of operation, housing continues to be the heart of our work. In 2020, HOW's staff used ingenuity to continue to connect to clients while also bridging the ever-widening gaps created by the pandemic. To sustain our existing range of comprehensive services and housing, we created online programming and secured Wi-Fi-enabled devices for clients. Personal protective equipment (PPE) and social distancing became part of our everyday vocabulary as staff navigated the city to support our clients and provide them with the essential goods and resources they needed.

Thinking back on the year, I'm overwhelmed by the compassion and creativity demonstrated by our clients, staff, and community. A time of immense loss was met with overpowering levels of courage which enabled the agency to continue providing housing and services every step of the way. And because of our combined efforts, we are pleased to report that HOW clients experienced far lower rates of infection and illness than expected.

With this year's annual report, we invite you to learn about the ways HOW navigated some of our most challenging days, how the agency and our clients remained resilient, and how supporters like you made a tremendous difference.

Onwards,

Britt

Contents

A Snapshot.....	1	Client Profile.....	5
A Letter From Our CEO.....	2	Addressing the Digital Divide.....	7
Mental Health and Wellness.....	3	Financials.....	8
Staff Profile.....	4	Donor Roll.....	8

This report will explore HOW's overall impact focusing on key areas specific to 2020's unprecedented challenges.

71%
of adults reported at least one disability or health condition when arriving at HOW.

117
clients received extensive health care coordination.

97%
of assessed HIV+ clients reported they have maintained or improved their health.



95%
of youth surveyed are up-to-date with doctor wellness visits.

Mental Health and Wellness



Wellness was a top priority as many clients with pre-existing medical conditions were at a higher risk of experiencing physical and mental illness due to COVID-19. In addition to the threat of infection, Stay-at-Home orders increased experiences of isolation, depression, and anxiety. Early in the pandemic HOW provided every household with health and prevention support related to COVID-19, including supplying personal protective equipment, hand sanitizer, and cleaning supplies.

HOW clients experienced disproportionately low rates of infection compared to similar populations.

The agency's Health Care team worked with clients who have complex medical conditions to ensure they received medication and treatment despite limited medical services and widespread shortages. Staff regularly checked in on clients' mental and emotional wellbeing, providing resources to help those overwhelmed by children's remote learning or dealing with the lack of access to critical resources. Often clients simply were looking for someone to talk to; Case Managers filled this role with companionship and a friendly voice. HOW ran regular workshops on hot-topic issues such as healthcare and benefit registration, tax filing, and crisis budgeting. The agency also hosted virtual gatherings to increase socialization and community building.

Meet Mary Ann - HOW's Director of Clinical Services

As HOW's client population has grown, so too has the diversity of age, gender, experience, and health status of those receiving housing and services. There has also been a corresponding increase in clients living with mental illness joining the program. "The trauma of homelessness and everything that comes with it can wreak havoc on your mental health," states Mary Ann Stott, HOW's Director of Clinical Services. This new role was created in 2020 to focus on the case management of clients in crisis and to provide clinical supervision to HOW staff, especially practicing social workers and counselors.

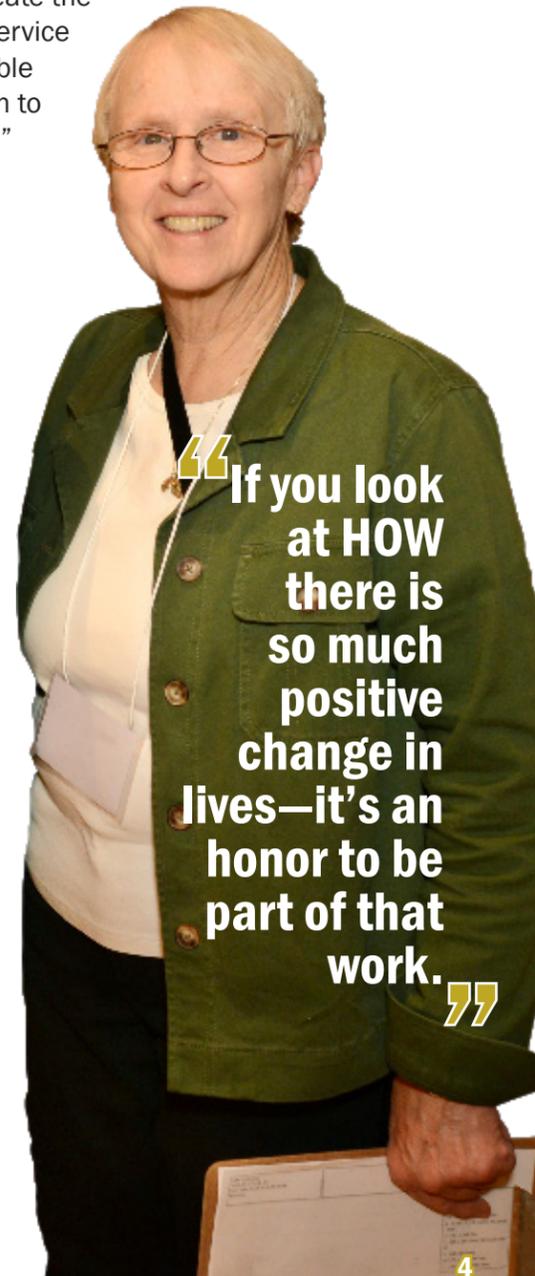
The relationship between mental health and housing has long been emphasized within HOW's programming. Even with the additional layer of support provided with the agency's health overlay, Case Managers were running into roadblocks navigating city, state, and private health care programs to secure life-saving mental health treatment for clients. "There was a real need to create the Clinical Director position," says Mary Ann, who has almost five decades of service as a teacher and licensed social worker under her belt. "We needed to be able to quickly and properly respond to people in a mental health crisis, link them to resources, and lend greater support to our staff navigating these situations."

Mary Ann has been with HOW for 17 years, serving in a variety of managerial and direct service roles. Despite her position as a leader, she still gets the most pleasure working directly with clients and Case Managers. "That kind of hands-on work is what I really love," she notes. Luckily, as Clinical Director, she spends the majority of her day doing just that, bouncing back and forth between consultations and meetings, training staff, and responding to crises.

It's this compassion, paired with her expertise and relentless energy, which makes Mary Ann a favorite of clients and staff alike. But it's her resilience and ability to transform personal victories into large-scale wins which keeps her passion for her work evergreen. "Not a day goes by that I don't hear about a client who got a job or was reunited with their family. I'm all about the small victories," she explains before adding, "Because they really aren't small at all."

In her new role Mary Ann utilizes her expertise of the mental health provider landscape and intimate knowledge of available resources to help HOW's most vulnerable clients. Recently, in only 24-hours, she worked with HOW's internal Health Care Case Manager and a Program Manager, EMT specialists, hospital staff, adult protective services, a police officer, several social workers, and intake staff at a local treatment center in order to get a client the short- and long-term care needed to stabilize her health. "It's my job," Mary Ann exclaims, "I'm really happy to do it!"

Even though she is immersed in the minute details of others' lives, Mary Ann constantly steps back to view the bigger picture. "My work is HOW's mission in action. It's that simple."



“If you look at HOW there is so much positive change in lives—it’s an honor to be part of that work.”

Kelsey's Story and the Importance of Housing Choice

"It's Chicago—it's all about the neighborhood," explains HOW client Kelsey "If I want my kids to attend a top-rated school with resources and high-caliber teachers, then I must find housing within that school's boundary... and that's when things become impossible." However, "impossible" doesn't intimidate Kelsey who has used her patience, persistence, and positivity to clear hurdles most deem insurmountable.

Having lived in many different neighborhoods, Kelsey is intimately aware of the imbalance of public investment and resources across the city, whether it's the number of parks, access to living wage jobs, or the presence of a grocery store. As a mother, she has always selected her housing based on a neighborhood's schools to give her kids the best possible education. She also prioritized diversity in her searches, looking for neighborhoods with a variety of cultures and races. "My kids are mixed-race. It seems crazy to say in today's day and age, but the stigma is very real," tells Kelsey, "I need them to grow up in a neighborhood where acceptance isn't a struggle and they are free to be children."

Before being connected to HOW, Kelsey struggled without a place to call home. It was difficult living a transitory life as a young pregnant woman, never staying in one place too long or getting the rest she needed. But after receiving housing, she was able to focus on her health and raise her child in the comfort of a nice apartment.

Through the HOW program, Kelsey has access to the agency's support services and has built a meaningful relationship with her Case Manager, Lois. "I've seen her grow into an amazing young woman and mother," shares Lois, "Kelsey has really made good use over the years of the programming that HOW has to offer and increased her education and has climbed the ladder in her employment field. She has an amazing spirit."

One of the greatest challenges Kelsey and Lois faced was identifying landlords who would accept a housing subsidy. It was only through constant vigilance, Lois' aid, and a bit of luck, that the young family was finally able to find a place in their preferred location. Their new neighborhood checks all the boxes with its high-performing schools, ample green space, and diversity. "It's perfect," tells Kelsey, "my kids love it here and they have more opportunities right outside their door."

HOW is committed to acquiring, building, and securing housing in opportunity neighborhoods with existing infrastructure to increase access to employment, education, and health resources. HOW's Client Choice policy empowers clients to participate directly in their housing search. During this process HOW Case Managers act as client advocates working with the agency's internal Housing Department to secure a unit and complete the move-in process.

There is a **30-year gap** in the average lifespan of those living in well-resourced neighborhoods in Chicago versus people living in underserved communities.

Finding the perfect place to call home is always a gift, but for Kelsey it was one that was perfectly timed. In fall 2020, she lost her longtime job during the pandemic. "It was a rough time," she shares, "but I believe in a higher power, that things happen for a reason, and it's my job to find purpose in that." With a full-blown public health crisis and multiple kids participating in remote-learning Kelsey devoted all of her time to her family. Earlier in the pandemic she worked long hours and was "petrified" of bringing the virus home to her children, even wearing a mask during nightly story time to ensure their safety. "You have to find the good in situations...I went from not seeing my kids much to being with them all the time and that's a true blessing."

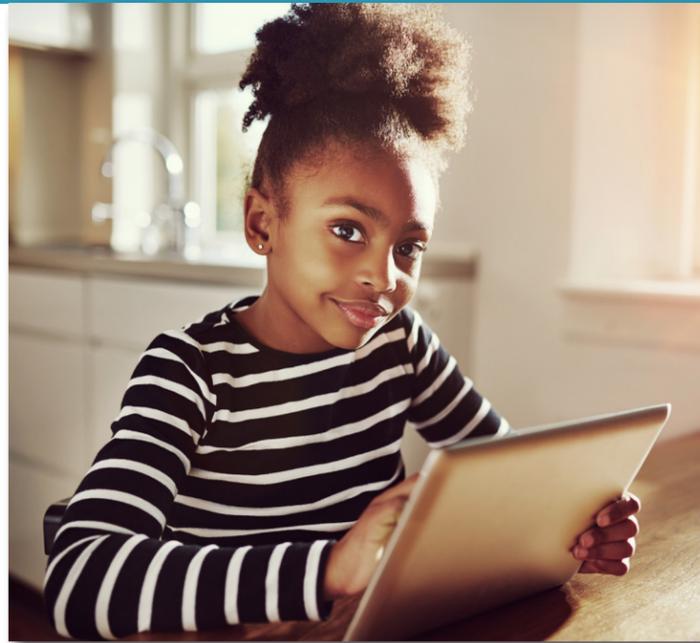
It's this positive outlook that fuels Kelsey each day. "I want people to understand we have hiccups. We think we are doing ok and then things happen that we can't control. No matter what, you gotta keep going."

"To me, everything is a lesson. When I experience bad things, I go to my kids and say, 'This is what you should not do because you may hurt someone's feelings.' I believe in the good in people, and in a higher power, one that works through others and can embrace you and build you up, just like at HOW."

Changing Perspectives: From HOW Case Manager Lois' Point of View

"Securing housing in certain neighborhoods continues to be a struggle. From landlords who request a tenant have three times the income as the rent amount, to those that will find any excuse not to rent to a client with a teenage son, it's often an uphill battle that both the client and I need to fight to get the family into a nice, safe affordable neighborhood with good schools. Yet, we all know and have witnessed what a difference a good neighborhood and school system can make in the futures of our youth. Kelsey and I worked very hard together and did manage to locate a great landlord that was willing to rent to Kelsey and her family and accept the subsidy. I look forward to seeing Kelsey and her children thrive in their new environment."

Addressing the Digital Divide



As access to basic services like healthcare and education shifted online, households without devices or an internet connection struggled to secure fundamental resources. Many individuals were disadvantaged when searching for jobs and could not access online skill-building opportunities. For years, HOW has explored ways to connect more clients with Wi-Fi and devices. Because of the COVID-19 pandemic this work took on new urgency and importance.

Beginning in March, Case Managers identified free internet access for clients with devices. HOW's Youth Team discovered that despite schools' attempts, a significant number of students were without the necessary materials to participate in remote learning. The Youth Team worked with Chicago Public Schools to secure Wi-Fi hotspots, and distributed donated tablets and laptops collected through a community drive. Similarly, clients participating in HOW's virtual Employment Readiness seminar were provided with loaner laptops which enabled them to quickly put their new job search skills to use in pursuit of economic independence.



Bill, pictured above, was laid off during the pandemic, but with the support of HOW's Employment team secured his "dream job!"

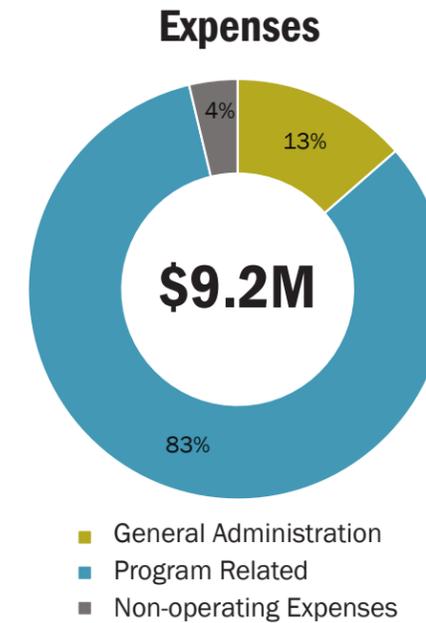
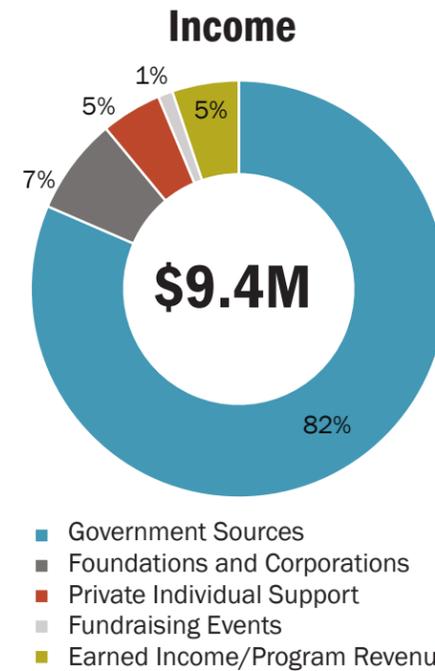
100+
families received assistance securing Wi-Fi & devices for e-learning.

383
clients engaged with HOW employment and/or education activities.

To fully address the digital divide, it's imperative to teach basic web-navigation skills. As in-person tasks, interactions and jobs shifted online in 2020, HOW staff focused on clients with little to no familiarity with the internet, teaching them to operate online. These lessons focused on clients' individual circumstances but were often centered around: securing health care and treatment, registering for benefits, locating mental health resources, seeking employment opportunities, and staying connected to loved ones.

“**The things that are immeasurable are the shift in my mental health and financial stability. My hopes and dreams have been restored because of HOW's supportive services.**”

Financials



Assets

Type	2020
Assets	\$11,454,409
Liabilities	\$7,628,126
Total Net Assets	\$3,826,283

If you'd like a copy HOW's full audited financial statement, please contact us at (773) 465-5770.

2020 Donor Roll

Architects (\$25,000 and up)

Individuals
Howard Conant Jr.
Denis and Martha Pierce

Organizations
Anonymous
Crown Family Philanthropies
Homestead Affordable Development Corporation

Homestead Affordable Development Corporation provided critical aid to help the agency as it faced lost revenue due to the pandemic. Homestead's contributions to HOW's client stabilization fund kept people housed and safe during the public health crisis and its related economic downturn.

Howard Brown Health Center
Polk Bros. Foundation

United Way of Metropolitan Chicago
VNA Foundation
W.P. & H.B. White Foundation

Government Funders
Chicago Department of Family and Support Services
Chicago Department of Public Health
Illinois Department of Children and Family Services
Illinois Department of Human Services
Illinois Housing Development Authority
US Department of Housing and Urban Development

Builders (\$10,000 to \$24,999)

Individuals
Don and Ellen Kuhns
Sylvie Légère and Todd Ricketts
Jim and Kay Mabie
Brent and Michelle Rogers

Organizations
Ameriprise Financial
Belvedere Cares, Inc.
Conant Family Foundation
Cubs Charities
Cuore e Mani Foundation
Get My Payment Illinois
I & G Charitable Foundation
J. Jill Compassion Fund
Judy Family Foundation
King & Spalding
Owens Foundation
Pierce Family Charitable Foundation

Benefactors (\$1,000 to \$9,999)

Individuals
Don Alan
John and Mindy Amberg
Nancy Aversa*
Ann and Brian Balusek
Larry Berlin
Timothy Boudreau
Alison Conant and Richard Frank
Kristin Condon

Katie and Tom Conroy
Mary Coy and Sheila Adams*
Brad and Kate Denny*

Longtime supporters, the Dennys, remained monthly donors, increased their annual contribution to meet heightened need, and donated to HOW's in-kind drives. They also continued to volunteer ensuring HOW clients enjoyed a beautifully landscaped courtyard. Their creativity and generosity highlight the power of community and compassion.



Vicki and Peter Donati

Donor Roll Continued

Meredith George
 Caroline Godellas
 Kevin Gratkowski
 Thomas and Nancy Hanson
 John and Yvonne Held
 Melinda Holland
 Christine Huszagh*
 Linn Joanis
 William Jones and Candace Corr
 Rachel and Richard Lei
 Jessica Mandel and Tom Underberg
 Lee McLain
 Cammie and Ian McLeod
 Thomas Merkle and Mike Miller
 Joe and Barb Moore
 Adam Murad*
 Linda Palm
 Betty Phillips
 Mary Ann Pusateri
 Jonathan and Vickie Redgrave
 Mario and Debbie Retondo
 Eleanor Revelle
 Jillian Rice*
 Janet Rivas and Mark Boessenecker
 Michelle R.B. Saddler and Ed Shurna
 Leah Schleicher
 Urvi and Apurva Shah*
 Catherine and John Sharp
 Carole Sieracki
 Joe Byrd and Helen Slade
 Thurman "Tony" Smith and Michael Helen Woods
 Robin Snyderman
 Matthew Steinmetz
 Linda and George Stevenson
 A. Robert and Barbara Taylor
 Anna May Trala
 Sandra Walker
 Donna Welch
 Ryan Douglas Wells*
 Erica and Derek Zolner

Organizations
 Anonymous
 Applegate & Thorne-Thomsen
 Bank of America Matching Gifts
 Broadway Cares/Equity Fights AIDS

Fred J. Brunner Foundation
 Patrick and Anna M. Cudahy Fund
 John & Susan Dewan Foundation
 Docusign



George M. Eisenberg Foundation
 Glencoe Union Church
 GrubHub
 GTCR
 HHL Foundation
 Innovating Worthy Projects Foundation
 Jenner & Block LLC
 Network Merchants LLC
 Northern Trust Charitable Trust
 PNC Bank
 Rubens Family Foundation
 S&C Electric Company
 Saul Ewing Arnstein & Lehr LLP
 Sidley Austin LLP
 Turner Construction Company
 UBS Financial Services, Inc.

Supporters (\$100 - \$999)

Individuals
 Doris and Harvey Adelstein
 Sabih Ahmed
 Susan Allison
 Gene and Ellen Amberg
 Emily Anderson
 Kris and Kurt Anderson
 Michaela Appeltova
 Lucy Ascoli
 Liz and Douglas Ash
 Aurora Austriaco
 Austin Baidas
 John Baker
 Ellyn Bank

Gary and Elizabeth Bannon
 John and Vivien Barkidjija
 Donna Barrows
 Diane and Richard Bartelt
 Jessica Bates
 Richard and Sally Baylaender
 Greg Beihl and Wendy Freyer
 Marjorie Benton
 David Betts
 Noreen and Brian Bigelow
 Jane Bilger and Andrew Philipsborn
 Ankoor and Ashvini Biswas
 Gerry and Mary Bonkoske
 John Bonkoske
 Pat and Bob Bonow
 Joel Bookman
 Scott and Janet Bordui
 Nick Boris
 Andrew and Colleen Broomhead
 Dave and Betsy Bueschel
 Pat Burke
 Edward and Barbara Burnes
 Linda Burns
 Antony Burt
 Joanne Busiel
 John and Sarabess Cahill
 Susan Cahill and Brian Becharas
 Jane Calabra
 Kate Calabra
 Nicole Carli
 Rodrigo Carrillo
 John Cassin
 Katrina Castner
 Colleen and Joe Chappelle
 Howard Chase
 Kellie Chen*
 Linton Childs
 Skip and Liz Coggin
 Nicole Comer



Erica and Jeff Conlon
 Cyle Connell

Jennifer Connelly
 Sarah Conner
 Traci Connors
 Jessica Conway
 Veronica Cook
 Catherine Coy and Chris Bjork
 James Coy
 John Coy and Fiona McCrae
 Gary Cozette
 Jill Dempsey
 Margaret Denholm*
 Jessica Dennis
 Elizabeth Derose
 J.B. Derosset
 Searah Deysach
 Catherine Dunn
 Sharon Eiseman
 David Erie
 Carole Felsenstein
 Adrienne Fermin
 M. Fermin
 Mary Finnegan
 Sunny and Paul Fischer
 Patricia Gill
 Bob Glaves*
 Adrienne Glazov
 Mary Goddeeris
 Richard Godfrey
 Al Goldberg
 Ilise Goldberg
 Richard Goldstein
 David and Samantha Gordon
 Thomas Gossett and Debra Rodriguez
 Renee Graxirena
 Lawrence and Molly Griffin
 Kate Grossman and Peter Fidler
 Valerie Groth
 Rachel Guy
 Angela Hall*
 Kathryn Hall and Jerry Kurz
 Michael Hall
 Mercedes Harris
 Lyn Harvie*
 Wendy Hegarty
 Christal Henderson
 Debra Hermann
 Kathy Hessling
 Susan Hilkevitch
 Henry and Judith Holmes
 Evelyne Huber
 Brenda Hurley
 Ellen Itskovitz

Maggy Jares
 Jancy Jerome and Dan Lipson
 Karlee Johnson
 Suzanne and Daniel Kanter
 Phyllis Kaplan and Michael Ballingall
 Lynn Kean
 Matthew and Leigh Kennelly
 Annemarie Kill
 Sarah Kingston
 Norma and Scott Kostecka*
 Megan Kostecka and Brian Boessenecker*
 Erez Kreitner
 Ramit Kreitner
 Katherine Laing
 James Larry*
 Colleen Lauerman
 Moira Lee
 Paula Leifel
 John and Jill Levi
 Elizabeth Little
 Marcena Love
 Viktoria Lovei and Kevin Cuttica
 Lori Lyman
 Sandy Macfarland
 Jackie and Dave Mack
 Mary Mackay
 Steve and Betsy Madden
 Rakesh Madhava and Jen Pope
 Nicole and Bradley Malcolm*



Kathryn Maley
 Elizabeth Malloy
 Richard Marasco
 Mary McDonald
 Kristine Mclnerney
 Carrie Meghie
 David Meyerson
 Mary Ellen Middleton
 Ian Miley and Mercedes Harris
 Mary Miller

John Moore and Corinne Peterson
 Sue Mowery-Schalk
 Mary Libby Neiman
 Michael Newman and Katrina Van Valkenburgh
 Sarah Nicoli
 Greg Norman
 Julie O'Brien
 Nancy Oetter
 Erik Oiler
 Dorothy Osborn
 Mayur Patadia and Elizabeth Cintron
 Merry Ann Pearson
 Joan Pederson
 Marla Persky
 Marianne Philbin
 Anna Pitman
 Angela and Charles Platt
 Liz and Roger Platt
 Aria Ponciroli
 Joan and Avi Porat
 Bridget Porterfield
 Stanley Pruss
 Larry and Anita Pusateri
 Bronwyn Rae
 Rashmi Ramaswamy
 Mary Ramsbottom
 Timothy and Jeanie Ramsey*
 Tom and Ruth-Anne Renaud
 Teresa Reuter
 Courtney Revis
 Carleigh Rinefierd*
 Maryl Rosen
 Joan Rothenberg and Ken Walchak
 Rick Rothfuss
 John and Mary Rowe
 Tammy Rucker and Susan Wydra
 Nancy Sasamoto
 Jean Saunders
 Andi Schmitt
 Jack Schubert
 Kristen Schultz and Dave Bormon
 Jody Schuster and Steven Roth
 Debbie and Michael Sear
 Sara Sedgwick
 Mitesh Shah
 Larry Shawver
 Britt Shawver
 Joan Sherman

Romil Shroff
 Brandon Siegrist
 Sallie and Mark Smylie
 Beth and Sol Snyderman
 Michelle Snyderman
 Sorelle Stanton
 Lisa Stegink and Michael W. Erickson
 Cassidy Stein
 Pamela Stillwell
 Marty Stone
 Fee Stubblefield
 David Studenmund
 Jennifer Sulentic
 Annie Sullivan
 Jean Sussman
 Karla Talley*



Former Associate Board Member Karla Talley joined HOW's Monthly Giving Society. "Each month, I'm not just pleased with the ease of my auto-donation to HOW, I'm also so happy that me forgetting will never get in the way of supporting an organization I care so much about!"

Elaine and Irvin Tate
 Chadd Taylor
 Leslie Thomas
 Audrey Thomas
 Laura Topel
 Carolyn Tripp*
 Joan Tromp
 Daniel and Jeanne Tuerk
 Todd Vanadilok
 Pete Vilim
 Heather Vogel
 Tori Vogel
 Ronald Warren
 Bronna Wasserman and Ken Seeskin*

Carin Weingarten
 Kathleen Wendling
 Jeffery Wiseman
 Jan Wolff Bendorf and James Bendorf
 Aslam Zahir and Nikita Patel
 Christine Zrinsky

Organizations
 AbbVie
 Attorneys' Title Guaranty Fund, INC
 Blue Snap
 Bright Funds
 Chicago Fit Performance
 Insurance Services HQ LLC
 Jacobs Family Charity Fund
 Merchant Giving Project
 Microsoft Corporation Network for Good
 Trinity Lutheran Church
 United Church of Rogers Park
 Women Everywhere, Inc.

In Kind Donors (Fair Market Value of \$1,000+)

28 Mile Distilling Co.
 Blue Man Group - Chicago
 Chicago Furniture Bank
 Greater Chicago Food Depository
 Harper Elementary School
 Charles and Jennifer Leno
 Meridian Healthcare
 Oakwood Residence
 Denis and Martha Pierce
 Sewing Masks for Safe Chicago
 Urvi and Apurva Shah
 Share Our Spare
 Shure Inc.
 Squasht Boutique

* Members of HOW's Monthly Giving Society

We strive to be accurate and complete in our listing but recognize that errors occasionally do occur. Please bring any inaccuracies to our attention by contacting us at (773) 465-5770 with corrections.

2020 Leadership

Board of Directors

James (Jim) Fox, President
Denis Pierce, Vice President
Jason C. Sullivan, Treasurer
Urvi Shah, Secretary
Britt Shawver, CEO
John Amberg
Julie O'Brien
Katie Conroy
Sandra (Candy) Falcon
LaQuia Latimer
Viktoria Lovei
Michelle R.B. Saddler
Robin Snyderman

Advisory Council

Larry Berlin
Scott Bordui
John Bouman
Dave Bueschel
Howard Conant Jr.
John Gekas
Clare Golla
Tom Hanson
John Held
Debra Hermann
Lynn Kean
Joe Moore
Elizabeth (Betty) Phillips
Jill Rein
Courtney Revis
Belia Rodriguez
Ed Shurna
Thurman (Tony) Smith
George Stevenson
A. Robert (Bob) Taylor
Susan Torma
Pete Vilim

Associate Board

Nicole Malcolm, Co-chair
Ian Miley, Co-chair
Kate Calabra
Nancy Camacho
Nicole Comer
Leslie Garcia
Mary Hedge
Brent Horvay
Catherine Kirchner
Nicole Mouzakiotis
Adam Murad
Carleigh Rinefield
Ryan Douglas Wells

“I’m getting my life together. I don’t want to be here forever. Somebody else can use this program. HOW helps people when they are at their weakest, their lowest, and helps people rise.”

“It was a huge relief to not have to worry about my housing when I was sick. I knew I’d have a home to go home to because of HOW. That was a weight lifted off of me.”