



COMMUNITY  
PARTNERS FOR  
AFFORDABLE HOUSING

2015-2016

# Can you imagine...



- Going from two incomes to one and no longer being able to afford decent housing?
- Working hard, even multiple jobs, but not being able to afford decent housing in the community?
- Living on a fixed income, often with increasing medical costs, and no longer being able to afford housing?
- Experiencing a tragedy that leaves you with unexpected debt and other financial issues which cause you to move away from family and friends because of the high cost of housing?
- Being a single parent who cannot afford decent housing?
- Caring for a sick or special needs family member and not having enough left for safe, decent housing?





.....● Affordable housing provides the anchor for people to be able to improve and stabilize their lives. Safe, decent affordable housing is a basic human need.

**CPAH** has more than 80 single family homes, town homes, and apartments in Highland Park , Evanston, and Lake Forest. Since all CPAH units are permanently affordable, each unit helps family after family. Because of re-sales and re-leases, CPAH's 80+ units have helped change the lives of over 95 families so far, with many more to come.





This family of 5 was preparing to move out of the area because their rental home was scheduled to be torn down to make way for new development, and their exhaustive house search proved unsuccessful. Heartbroken for their daughter who was half way through high school, they came to CPAH desperate to stay in the community. Luckily, CPAH had acquired a single family home right across the street from their former house. Angel and Martha and their kids are now ecstatic to be living in safe, permanent affordable housing.

"This could not have come at a better time for us. Our kids are doing well, we are near our family, and we no longer have to worry that we will have to move. Thank you CPAH."

.....● Angel  
*CPAH Resident*





Chuck, a paraprofessional at Evanston Township High School, and his son Chris moved around a lot, living with family or in rentals. Chuck craved permanency for his son, though it seemed out of reach on his modest income. Everything changed when Chuck was able to buy a home thanks to CPAH, the “Geometry in Construction” program at ETHS, and the City of Evanston. Now they say, “There’s no place like home!”

“This opportunity is life changing. Our lives are full, and we are happy just being home. We take pride in our house, and feel invested in the future.”

.....● Chuck  
CPAH Resident





"The opportunity CPAH has given us feels like a dream — not having to worry about moving constantly, being able to concentrate on bettering our lives, keeping my son in the school where he is thriving, and showing my son that if you do the next right thing, good things will happen."

.....● Sandy  
*CPAH Resident*

After suffering through difficult times, things were looking up. Sandy started a new job in town and her son Steve was thriving in school, but housing was simply impossible to find. How would they be able to continue building their new life without housing?

Thankfully, a CPAH apartment a stone's throw from the High School and Sandy's job saved the day. Now this determined duo lives in safe, affordable housing, and CPAH is thrilled to be a part of their journey.





This 5 unit building was in foreclosure and extreme disrepair when CPAH learned of it. Just then, CPAH, along with its partner on this project, Brinshore, received a grant from the IL Attorney General's office to target foreclosed properties in Evanston. Perfect timing, and now the building is safe, affordable, and a place to call home for 5 local families.

"Just when it feels like you will never find affordable housing for yourself and your kids, along comes CPAH. My kids and I are so grateful for this opportunity. I do not have to wonder about where I will be moving next. That feeling of relief is hard to describe."

.....● Davian  
*CPAH Resident*



# CPAH Re-Sales: *Helping Family After Family*

"I had just about given up when this opportunity came along. Now I can sleep at night knowing my boys have a home. CPAH made the pipe dream of owning a home a reality for me and my family, and we couldn't be happier."

.....● Angelique  
*CPAH Resident*



**K**aren, who bought her CPAH home in 2009 and whose kids are now grown, decided it was time to sell. Due to CPAH's effective resale formula, Karen recouped the equity she had built up, while the price remained affordable for the next buyer, Angelique. Perfect! This resale was a win for Karen, a win for Angelique, and a great example of why CPAH's model of permanent affordability is so successful.



Audited Consolidated Statement of Financial Position (CPAH, ECRP, HPICLT-Hyacinth,  
LLC, HPICLT-Hyacinth Rental, LLC and CPAH Senior Cottages LLC)

Assets and Liabilities as of December 31, 2015

ASSETS			
	Consolidated Total		Consolidated Total
<b>CURRENT ASSETS</b>		<b>SUPPORT &amp; REVENUE</b>	
Cash and cash equivalents	\$ 672,127	Support:	
Grant receivables	383,875	Contributions	\$ 330,127
Due from related parties	-	Grant income	1,090,109
Tenant receivables	700	Revenue:	
Prepaid insurance	4,401	Interest income	1,723
Real estate homes for sale	509,535	Management fees	-
Total current assets	1,570,638	Developer fee income	-
<b>RESTRICTED CASH</b>		Rental revenue	177,200
Real estate tax and insurance escrows	20,938	Special event	53,212
Replacement reserves	11,716	Gross proceeds from home sales	1,023,000
Operating reserves	63,074	Miscellaneous income	37,613
Tenant security deposits	5,228	Release from restricted net assets	-
Restricted escrow - title company	159,310	<b>TOTAL SUPPORT AND REVENUE</b>	2,712,984
Total restricted cash	260,266	<b>EXPENSES</b>	
<b>PROPERTY AND EQUIPMENT</b>		Program services	2,033,179
Land	6,122,543	Management and general	201,559
Buildings and improvements	2,728,650	Depreciation	85,495
Furniture and equipment	6,842	<b>TOTAL EXPENSES</b>	2,320,233
Total property and equipment	8,858,035	Change in net assets before change in non-controlling interest	392,751
Less: Accumulated depreciation	(340,069)		
Net property and equipment	8,517,966		
<b>OTHER ASSETS</b>		Net assets at beginning of year (originally reported)	10,918,651
Note receivables	3,282	Prior-period adjustments	(1,697,428)
Developer fee receivable	-	Contribution	-
Construction in progress	1,096,003	Net assets at end of year	\$9,613,974
Investment in affiliate	-		
Total other assets	1,099,285		
<b>TOTAL ASSETS</b>	<u>\$11,448,155</u>		
<b>LIABILITIES AND NET ASSETS</b>			
	Consolidated Total		
<b>CURRENT LIABILITIES</b>			
Current portion of long-term debt	\$ 980,750		
Accrued interest	10,295		
Accrued wages	2,522		
Real estate taxes	84,909		
Other payables	4,305		
Due to related parties	-		
Tenant security deposits	12,950		
Total current liabilities	1,095,731		
<b>LONG-TERM LIABILITIES</b>			
Long-term debt, net of current portion	695,824		
Developer fee payable	42,626		
Total long-term liabilities	738,450		
<b>TOTAL LIABILITIES</b>	<u>1,834,181</u>		
<b>NET ASSETS</b>			
Unrestricted			
Controlling	9,805,218		
Non-controlling interests	(575,119)		
Temporarily restricted - controlling interest	383,875		
Total net assets	\$ 9,613,974		
<b>TOTAL LIABILITIES AND NET ASSETS</b>	<u>\$ 11,448,155</u>		

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