



annual report

2016 2017



What would you do if...



You had to leave your community and pull your kids out of their schools due to an unexpected tragedy that left you unable to afford housing?



You lived in the community for decades, but with increasing medical costs and decreasing income, can no longer afford it?



You were a single parent working multiple jobs, and yet you could not afford housing?



You worked long hours, but still can't afford housing in the community?



You went from two incomes to one as a result of divorce or a death, and can no longer afford housing for your family?



You had to leave your job to care for a family member, leaving you without the resources to afford housing?



Affordable housing is a basic human need.

The stability that safe, decent affordable housing provides allows people to dramatically improve their lives. In addition to providing safety, affordable housing leads to better health outcomes as well as increased success at school and work.

CPAH has served over 100 families in its single-family homes, townhomes and apartments in Highland Park, Evanston and Lake Forest. Because all CPAH units are permanently affordable, each unit will continue to help family after family, changing lives now and in the future.



CPAH has given me and my daughter a new lease on life. Now we feel comfortable in our home, and ready to take on the world. This all feels like a dream. Thank you CPAH.

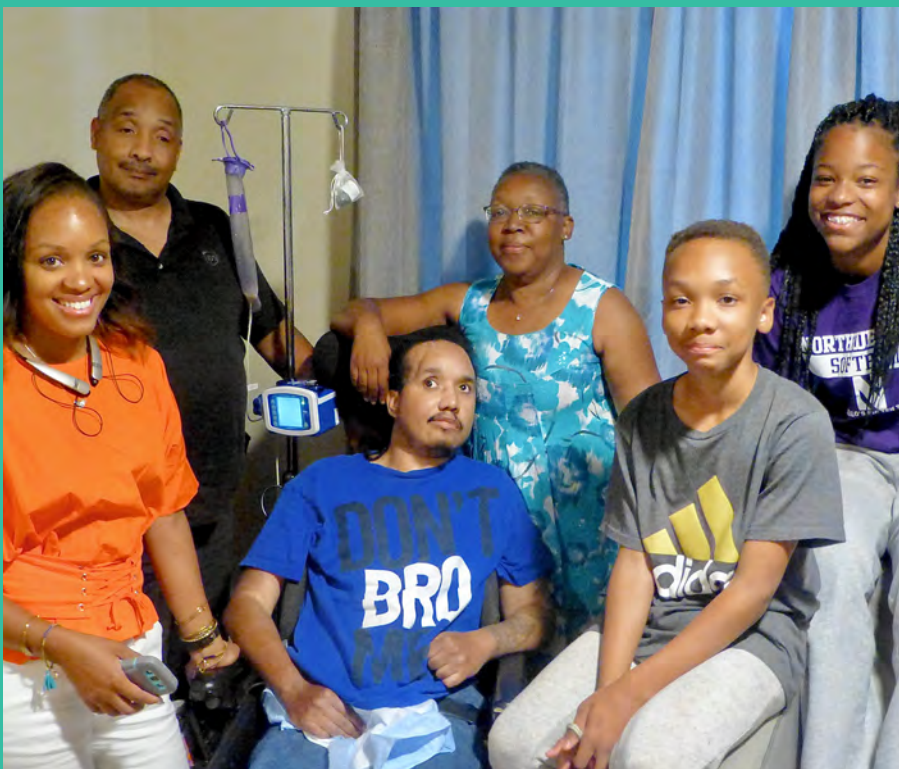
—Nicole

● **N**icole, a single mom, worked hard to build her credit and save for a down payment on a house so she and her daughter could live in their own home and escape difficult landlords and neighbors. But even with all her efforts, Nicole was unable to find a safe, decent home she could afford.

Feeling defeated, Nicole came to CPAH with her “dreams in my heart and my mind.” Just then, a family was selling their CPAH home, and it was a perfect match. Now Nicole and her daughter are safe, optimistic, loving their neighbors, and working on putting their own touch on their CPAH home.

Life does not always go as expected, and in addition to other setbacks, Sherry and Charles found themselves caring for an adult child who suffered a traumatic brain injury. For many years, they rented a home that Sherry and Charles took care of and fixed up as needed. But after years of working on someone else's home, they longed for a place of their own to care for their son and for their other children.

They saved for a down payment, but finding a home to buy that they could afford in the community proved impossible. Then Sherry attended a meeting about CPAH, and she was hooked. She told Charles that they "could do this." Sherry was right, and now they own a home large enough for their family and where they can comfortably care for their son. The wait was worth it.



“Owning a CPAH home has brought us peace along with a feeling of pride and happiness. We enjoy our home the way we want to, and feel lucky to have found CPAH. Even with all of life's challenges, we feel so optimistic about the future.

—Sherry



// Having a safe, affordable place to raise our kids—it is hard to put into words how much less stress there is in our lives. Now instead of worrying about where we are going to live, we look forward to what's ahead!

—Victor

● **L**isa, who has an estate sale business, and Victor, a grocery store worker, had nearly given up finding a suitable home in their price range. They craved a safe neighborhood and a home for their growing family, especially after a nearby building suffered a fire. But after two years of looking, they put their dreams of a more stable future on hold.

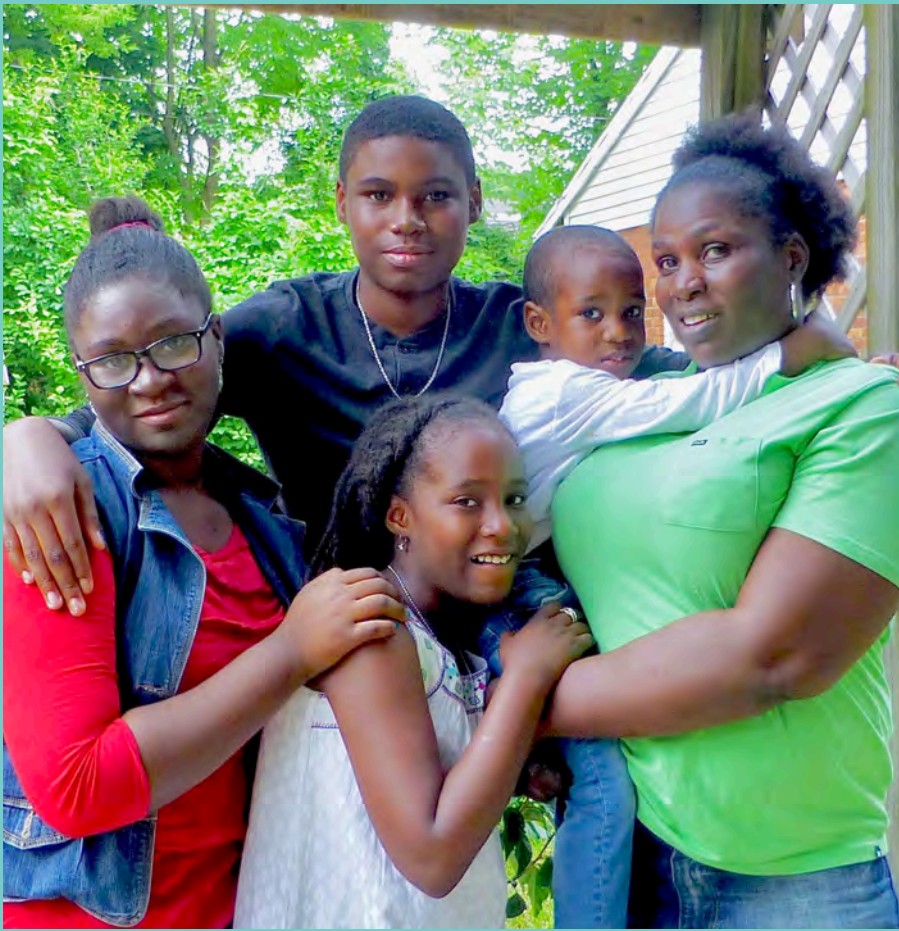
Then a family member told them about CPAH. Immediately, Lisa and Victor had hope and support as they moved through the process of purchasing. Now they relish the security of having a place to call home, and to top it off, their CPAH home is near their families.



CPAH makes dreams come true for people like us who work hard, but who can't afford a home without a program like this. We can't believe it—we are so happy. It makes you feel like you are welcome. That is a great feeling.
—Norma

Norma and Victor have lived with their kids in the community for years, and desperately wanted to stay. In fact, one of Norma's "biggest dreams" was to afford a house where she grew up. But they also wanted manageable housing costs, and having both seemed impossible.

After a long search and thoughts of relocating, CPAH helped them achieve two dreams—to buy a house, and to stay and be a part of the community they have loved for decades. They are grateful to have the feeling of belonging and permanency that came with their CPAH home.



“Everyday I am grateful to have found CPAH and an affordable home. The stability that comes with it is life changing for my entire family. Thank you from the bottom of my heart.

—Carlisha

Life was difficult for this family of 5. While Carlisha worked hard, she felt constant pressure. Her rent was too high, and the apartment was inadequate in many ways, yet Carlisha and her kids had no place else to go. Safe, decent affordable housing was out of reach.

But then a 3 bedroom CPAH rental home became available, and there has been no looking back. Carlisha no longer lives in fear of having to move, the kids are thriving at home and at school, and Carlisha is grateful every day for the opportunity of a CPAH home she can afford.

**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, 2016.**

ASSETS

| | Consolidated Total |
|---|-----------------------------|
| CURRENT ASSETS | |
| Cash and cash equivalents | \$ 915,809 |
| Grant receivables | 1,235,110 |
| Tenant receivables | 2,230 |
| Prepaid insurance | 3,747 |
| Real estate homes for sale | 227,151 |
| Total current assets | <u>2,384,047</u> |
| RESTRICTED CASH | |
| Real estate tax and insurance escrows | 25,153 |
| Replacement reserves | 12,938 |
| Operating reserves | 63,169 |
| Tenant security deposits | 22,745 |
| Total restricted cash | <u>124,005</u> |
| PROPERTY AND EQUIPMENT | |
| Land | 6,981,840 |
| Buildings and improvements | 2,733,154 |
| Furniture and equipment | 7,405 |
| Total property and equipment | <u>9,722,399</u> |
| Less: Accumulated depreciation | <u>(440,625)</u> |
| Net property and equipment | <u>9,281,774</u> |
| OTHER ASSETS | |
| Note receivables | 3,332 |
| Land, improvements & construction in progress | 563,766 |
| Total other assets | <u>567,098</u> |
| TOTAL ASSETS | <u><u>\$ 12,356,924</u></u> |

LIABILITIES AND NET ASSETS

| | Consolidated Total |
|---|-----------------------------|
| CURRENT LIABILITIES | |
| Current portion of long-term debt | \$ 571,887 |
| Accrued wages | 2,167 |
| Real estate taxes | 59,389 |
| Property management fee payable | 833 |
| Tenant security deposits | 17,685 |
| Other payables | 6,028 |
| Total current liabilities | <u>657,989</u> |
| LONG-TERM LIABILITIES | |
| Long-term debt, net of current portion | 688,809 |
| Total long-term liabilities | <u>688,809</u> |
| TOTAL LIABILITIES | <u>1,346,798</u> |
| NET ASSETS | |
| Unrestricted | |
| Controlling | 9,775,016 |
| Temporarily restricted - controlling interest | 1,235,110 |
| Total net assets | <u>11,010,126</u> |
| TOTAL LIABILITIES AND NET ASSETS | <u><u>\$ 12,356,924</u></u> |

SUPPORT & REVENUE

| | Consolidated Total |
|----------------------------------|-----------------------|
| Support: | |
| Contributions | \$ 131,053 |
| Grant income | 1,785,885 |
| Revenue: | |
| Interest income | 14,255 |
| Rental revenue | 227,359 |
| Gross proceeds from home sales | 1,798,214 |
| Miscellaneous income | 207,389 |
| TOTAL SUPPORT AND REVENUE | <u>4,164,155</u> |
| EXPENSES | |
| Program services | 2,656,537 |
| Management and general | 10,910 |
| Depreciation | 100,556 |
| TOTAL EXPENSES | <u>2,768,003</u> |

| | |
|---------------------------------|-----------------------------|
| Change in net assets | 1,396,152 |
| Net assets at beginning of year | 9,613,974 |
| Net assets at end of year | <u><u>\$ 11,010,126</u></u> |



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August 15, 2016 - July 31, 2017

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