



COMMUNITY  
PARTNERS for  
**AFFORDABLE  
HOUSING**



# ANNUAL REPORT

**2021/2022**





# SINCE 2019

## Look at us now!

We merged in 2019 in order to produce **more** affordable housing units and provide **more** and **better** services to our clients. We've done just that! Below are just a few of the ways we have made a difference...

**199 HOMES**

saved from foreclosure

**776 HOUSEHOLDS**

received housing counseling and education

**87 HOUSEHOLDS**

received down payment assistance

**58 HOMEOWNERSHIP**

units built or acquired and rehabilitated

**26 HOMES**

made safe and accessible for homeowners



*Everyone  
should  
have  
a place  
to call  
home.*

**\$3.2 MILLION**

in COVID-19 rental assistance provided

**135 HOUSEHOLDS**

per year live in affordable CPAH rentals

**94 UNITS**

of new inclusionary housing leased  
or sold

**46 RENTAL UNITS**

added to our inventory

**1st OF ITS KIND**

helping to administer Evanston's  
reparations program



“I feel like I am living in a dream. CPAH provided so much encouragement and support. They are awesome!”

FELICIA

# CLT HOME OWNERSHIP

BUILDING WEALTH  
THROUGH  
HOMEOWNERSHIP

Stephanie and Mike thrived in their CPAH Community Land Trust (CLT) home, and after 7 great years, they were able to use the wealth they built through homeownership to purchase a larger home for their family.

But first, they had to sell their CLT home. Enter Felicia. Felicia has lived in Evanston her whole life, and worked at Evanston Township High School for 22 years. She had thought about purchasing in the past, but the homes that were suitable were out of reach.

After working with CPAH, Felicia realized she could afford a mortgage for what would be a wonderful home for her and her 2 adult children. Now she says she gets teary when she walks up to her house, feeling a sense of permanency that she cherishes.







“

At my worst moment, CPAH gave me hope and the ability to stay in my apartment.

MARGARITA

Margarita and Lucio had a beautiful life together until Lucio passed away suddenly from COVID.

In the midst of her grief, Margarita had a heart-wrenching realization: without Lucio's income, she was at risk of losing the apartment they called home.

Thankfully, one of her friends referred her to CPAH. Margarita received 12 months of COVID rental assistance and 10 months of utility assistance, insuring that she did not lose her home while she looked for work in her new life without Lucio.

# RENTAL



## AFFORDABLE RENTAL HOUSING CHANGES LIVES

CPAH's **135** units of affordable rental housing have served over **350** households in recent years. Another **1,050** units provide stable housing for low-income households through CPAH's joint venture partnerships.

CPAH also provides rental assistance for **30** extremely low income households, and **10** clients from the Illinois Department of Corrections who are re-entering the community—helping those most in need achieve stability.





# HAP

HOME ACCESSIBILITY PROGRAM

Jessie and Leslie finally found a home they could afford in Round Lake Beach, and were happy living there with their growing family, which includes their daughter Alexis who came into their lives through foster care. Alexis has epilepsy and is dependent on a wheelchair and family members in order to move around, eat, shower, and for other needs.

Unfortunately, as time went on, the home they were so thrilled to purchase became an obstacle when caring for Alexis. Jessie and Leslie came to realize that they needed a ramp to get Alexis in and out of the house, and an accessible bathroom. But, as hard as they worked to provide a home for their family, those renovations were unaffordable.

Jessie and Leslie reached out to see if CPAH could help through our Home Accessibility Program. When they learned that CPAH would be providing a ramp and improvements to a bathroom, they knew it would be a game

changer for their family, and they were right!

The new ramp and remodeled bathroom has changed everything. Alexis can enjoy the outdoors, and the whole family goes on outings—to school, to the community pool, and to the mall.



CPAH helped us provide a safer, more productive life, for Alexis and for all of us. We are truly grateful.

JESSIE



Alexis's siblings can help care for her and more easily provide for Alexis's needs. Everyone is safer and happier.

CPAH spearheaded the construction project and, as Jessie said, "they followed our direction and listened to our needs. What CPAH did exceeded even our wildest dreams. And on top of that, everyone was so nice!"

The renovations are not only helping Jessie and Leslie now, but will be able to help Alexis as she grows, meeting the families' needs for years to come.

## OWNER OCCUPIED REHABILITATION

Many households have one or more severe housing problems such as a lack of complete plumbing.

CPAH is making life-safety and accessibility improvements to 30 homes per year, allowing residents to remain in their homes.

12 of these homes last year were part of Evanston's first in the nation reparations program.

## A HOME THAT MEETS THEIR NEEDS



After a lifetime of raising a family and hard work, Don and Sybil were finally retired. But their housing expenses were too steep on a fixed income.

Not sure of their next steps, they contacted CPAH and learned that a new building in town would include some affordable apartments through Highland Park's Inclusionary Housing Program.

And now, after 5 years of living in an affordable apartment near town, they hope others will be able to benefit from this program (or similar programs in Evanston, Lake Forest, and Northbrook) that is critical to allowing residents to remain in the community for whatever reason—as they age, as they deal with a life changing crisis, or simply because they cannot afford the cost of housing in the community.



This apartment was just what we needed. It is a wonderful thing when you have manageable housing expenses and can age in your own community.

DON & SYBIL

PARTNERING WITH  
MUNICIPALITIES TO  
CREATE MORE  
AFFORDABLE  
HOUSING

# INCLUSIONARY HOUSING





# FINANCIALS

## CPAH and Subsidiaries Consolidated Financial Statements for the Year Ended December 31, 2021

### ASSETS

#### CURRENT ASSETS

Cash and cash equivalents	\$ 2,719,156
Restricted cash	1,503,182
Accounts receivable	18,233
Grants receivable	500,678
Loans receivable	1,497,652
Prepaid expenses	68,460
Due from affiliates	28,116
Construction in progress	156,903
Right of use asset, current portion	<u>67,915</u>
	<u>6,560,295</u>

#### FIXED ASSETS

Property and equipment	12,834,526
Less: Accumulated depreciation	<u>(4,244,846)</u>
	<u>8,589,680</u>

#### OTHER ASSETS

Right of use asset, net of current portion above	476,888
Deposits	5,939
Investment in affiliate	1,022,759
Investment in subsidiaries	<u>3,477,970</u>
	<u>4,983,556</u>

#### TOTAL ASSETS

20,133,531

### LIABILITIES AND NET ASSETS/MEMBERS' EQUITY

#### CURRENT LIABILITIES

Accounts payable	\$ 62,794
Accrued expenses	593,435
Rents payable	3,822
Deferred rent	576,566
Tenant security deposits	97,769
Current portion of lease liability	80,177
Current portion of long-term debt	<u>53,562</u>
	<u>1,468,125</u>

#### OTHER LIABILITIES

Owner Occupied Rehabilitation Program funds payable	126,299
Down Payment Assistance funds payable	3,273
Lease liability, net of current portion included above	514,504
Long-term debt, net of current portion included above	<u>2,527,758</u>
	<u>3,171,834</u>

#### NET ASSETS/MEMBERS' EQUITY

Without donor restrictions	
Controlling interests	15,408,429
Non-controlling interests	<u>85,143</u>
	<u>15,493,572</u>

#### TOTAL LIABILITIES AND NET ASSETS/MEMBERS' EQUITY

20,133,531

#### REVENUES AND SUPPORT

##### Contract revenues:

Developmental income	\$ 1,215,765
Gross proceeds from the sale of homes	1,084,312
Management fees	72,000
Rental revenue, net	<u>1,103,859</u>
	<u>3,475,936</u>

##### Non-contract revenues:

Contributions	357,004
Loss on investment in subsidiaries	(5,256)
Grants	5,094,397
Investment income	7,257
Miscellaneous income	<u>230,292</u>
	<u>5,683,694</u>
	<u>9,159,630</u>

#### EXPENSES

Program services	7,856,580
Management and general	148,755
Fundraising	<u>51,888</u>
	<u>8,057,223</u>

#### CHANGE IN NET ASSETS/MEMBERS' EQUITY

1,102,407

#### NET ASSETS/MEMBERS' EQUITY, BEGINNING OF YEAR

14,391,165

#### NET ASSETS/MEMBERS' EQUITY, END OF YEAR

15,493,572



# PATRONS

OCTOBER 1, 2021 - AUGUST 31, 2022

## PHILANTHROPISTS GIFTS OF \$100,000 OR MORE

City of Evanston  
City of Highland Park  
Illinois Housing Development Authority  
Lake County  
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City of North Chicago  
City of Waukegan

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