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

Karen, 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**

<table>
<thead>
<tr>
<th>CURRENT ASSETS</th>
<th>Consolidated Total</th>
<th>SUPPORT &amp; REVENUE</th>
<th>Consolidated Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash and cash equivalents</td>
<td>$672,127</td>
<td>Support:</td>
<td></td>
</tr>
<tr>
<td>Grant receivables</td>
<td>$383,875</td>
<td>Contributions</td>
<td>$330,127</td>
</tr>
<tr>
<td>Due from related parties</td>
<td>-</td>
<td>Grant income</td>
<td>$1,090,109</td>
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<tr>
<td>Tenant receivables</td>
<td>700</td>
<td>Revenue:</td>
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<tr>
<td>Prepaid insurance</td>
<td>4,401</td>
<td>Interest income</td>
<td>1,723</td>
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<tr>
<td>Real estate homes for sale</td>
<td>509,535</td>
<td>Management fees</td>
<td>-</td>
</tr>
<tr>
<td><strong>Total current assets</strong></td>
<td>$1,570,638</td>
<td>Developer fee income</td>
<td>-</td>
</tr>
<tr>
<td><strong>RESTRICTED CASH</strong></td>
<td>$260,266</td>
<td>Rental revenue</td>
<td>177,200</td>
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<tr>
<td>Real estate tax and insurance escrows</td>
<td>20,938</td>
<td>Special event</td>
<td>53,212</td>
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<tr>
<td>Replacement reserves</td>
<td>53,212</td>
<td>Gross proceeds from home sales</td>
<td>1,023,000</td>
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<tr>
<td>Operating reserves</td>
<td>11,716</td>
<td>Miscellaneous income</td>
<td>37,613</td>
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<tr>
<td>Tenant security deposits</td>
<td>63,074</td>
<td>Release from restricted net assets</td>
<td>-</td>
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<tr>
<td>Restricted escrow - title company</td>
<td>159,310</td>
<td><strong>TOTAL SUPPORT AND REVENUE</strong></td>
<td>$2,712,984</td>
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<tr>
<td><strong>Total restricted cash</strong></td>
<td>$260,266</td>
<td><strong>EXPENSES</strong></td>
<td></td>
</tr>
<tr>
<td><strong>PROPERTY AND EQUIPMENT</strong></td>
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<td>Program services</td>
<td>2,033,179</td>
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<tr>
<td>Land</td>
<td>6,122,543</td>
<td>Management and general</td>
<td>201,559</td>
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<tr>
<td>Buildings and improvements</td>
<td>2,728,650</td>
<td>Depreciation</td>
<td>85,495</td>
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<tr>
<td>Furniture and equipment</td>
<td>6,842</td>
<td><strong>TOTAL EXPENSES</strong></td>
<td>$2,320,233</td>
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<tr>
<td>Total property and equipment</td>
<td>8,858,035</td>
<td>Change in net assets before change in non-controlling interest</td>
<td>392,751</td>
</tr>
<tr>
<td>Less: Accumulated depreciation</td>
<td>(340,069)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Net property and equipment</td>
<td>8,517,966</td>
<td>Net assets at beginning of year (originally reported)</td>
<td>10,918,651</td>
</tr>
<tr>
<td><strong>OTHER ASSETS</strong></td>
<td></td>
<td>Prior-period adjustments</td>
<td>(1,697,428)</td>
</tr>
<tr>
<td>Note receivables</td>
<td>3,282</td>
<td>Contribution</td>
<td>-</td>
</tr>
<tr>
<td>Developer fee receivable</td>
<td>-</td>
<td><strong>Net assets at end of year</strong></td>
<td>$9,613,974</td>
</tr>
<tr>
<td>Construction in progress</td>
<td>1,096,003</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Investment in affiliate</td>
<td>-</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total other assets</strong></td>
<td>1,099,285</td>
<td></td>
<td></td>
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<tr>
<td><strong>TOTAL ASSETS</strong></td>
<td>$11,448,155</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**LIABILITIES AND NET ASSETS**

<table>
<thead>
<tr>
<th>CURRENT LIABILITIES</th>
<th>Consolidated Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current portion of long-term debt</td>
<td>$980,750</td>
</tr>
<tr>
<td>Accrued interest</td>
<td>10,295</td>
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<tr>
<td>Accrued wages</td>
<td>2,522</td>
</tr>
<tr>
<td>Real estate taxes</td>
<td>84,909</td>
</tr>
<tr>
<td>Other payables</td>
<td>4,305</td>
</tr>
<tr>
<td>Due to related parties</td>
<td>-</td>
</tr>
<tr>
<td>Tenant security deposits</td>
<td>12,950</td>
</tr>
<tr>
<td><strong>Total current liabilities</strong></td>
<td>$1,095,731</td>
</tr>
</tbody>
</table>

**LONG-TERM LIABILITIES**

| Long-term debt, net of current portion | 695,824 |
| Developer fee payable | 42,626 |
| **Total long-term liabilities** | 738,450 |
| **TOTAL LIABILITIES** | $1,834,181 |

**NET ASSETS**

| Unrestricted | 9,805,218 |
| Non-controlling interests | (575,119) |
| Temporarily restricted - controlling interest | 383,875 |
| **Total net assets** | $9,613,974 |
| **TOTAL LIABILITIES AND NET ASSETS** | $11,448,155 |
Partners
Gifts of $5000 or more
Baird & Warner Good Will Network Fund
Meg and Tim Callahan
Family Foundation
First Bank of Highland Park
Illinois Attorney General
Steve and Priscilla Kersten
Lake County HOME Program
Marc and Kim Schwartz

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Julie and Loren Stone
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Reb Banas
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Consultant, Partnership for a Safer Lake County
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President
Turley Architects
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Principal
Morgante Wilson Architects

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Senior Advocate
Real Estate Consultant
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Community Volunteer

Community Partners for Affordable Housing
400 Central Avenue, Suite 111
Highland Park, IL 60035
847-681-8746
www.cpahousing.org
Email: cpah@cpahousing.org
Design by Alex Beaton
www.alexbeatondesign.com