



COMMUNITY
PARTNERS for
**AFFORDABLE
HOUSING**

ANNUAL REPORT

2020 - 2021



EVERYONE
SHOULD
HAVE A
PLACE TO
CALL
HOME

CPAH is doing some heavy lifting! Our programs have helped **38,587** residents over the years! Read on to learn about our impact and our very inspiring clients!



OUR IMPACT OVER THE YEARS

\$1,409,959

WAS PROVIDED TO 227 HOUSEHOLDS TO PAY THEIR RENT AND UTILITIES SINCE THE BEGINNING OF THE PANDEMIC

Did you know...

a minimum wage worker would need to work 91 hours per week to afford a two-bedroom apartment at fair market rent in the region?

7,677 HOUSEHOLDS

ATTENDED HOMEBUYER EDUCATION CLASSES & COUNSELING TO PREPARE FOR SUCCESSFUL HOMEOWNERSHIP



\$10,312,160

OF DOWN PAYMENT ASSISTANCE

HELPED 2,230 HOUSEHOLDS ACHIEVE THE DREAM OF HOMEOWNERSHIP

74 HOUSEHOLDS

LEASED OR PURCHASED AN AFFORDABLE HOME THROUGH MUNICIPAL INCLUSIONARY HOUSING PROGRAMS

Did you know...

homebuyers who complete HUD-approved housing counseling are 30% less likely to experience foreclosure?

91 HOUSEHOLDS

PURCHASED A CPAH COMMUNITY LAND TRUST HOME WHICH WILL REMAIN AFFORDABLE IN PERPETUITY



4,077 HOUSEHOLDS

RECEIVED FORECLOSURE PREVENTION SERVICES TO HELP THEM SAVE THEIR HOMES & MAINTAIN STABLE HOUSING

COVID-19 RENTAL ASSISTANCE

PROVIDING STABILITY

Susan, a divorced mother of 2, was barely making ends meet when the pandemic hit and she lost both of her jobs. Having lived pay check to pay check “just to survive,” Susan was fearing homelessness as she was unsure how she was going to pay her rent. But CPAH was her “lifesaver,” and provided rental and utility assistance so Susan was able to stay in her beloved apartment. Susan is not only relieved, but relishing the stability that comes with having a safe place to call home.



I was able to breathe because of CPAH. It's like someone gave me hope again, and I am so grateful. Without CPAH, I'm not sure what I would have done.

\$1,232,931

IN RENTAL ASSISTANCE HELPED STABILIZE

168 HOUSEHOLDS

THIS YEAR.



RE-ENTRY PROGRAM

Mark was approaching the end of his 4-year sentence when his prison counselor offered him the opportunity to obtain housing and rental assistance after release so that he “doesn’t wind up coming back here.” He jumped at the chance, and now Mark lives in a decent, safe one bedroom just down the road from his new job. The innovative new pilot program, a partnership between CPAH, the Illinois Department of Corrections (IDOC) and the Illinois Housing Development Authority, helps returning citizens reintegrate into the community and avoid recidivism. Mark is proud that he is able to lead a productive life that started with securing a stable place to live.

”

I am happy because I can be a useful member of society, and it started with this apartment.

CPAH IS 1 OF 4 AGENCIES

SELECTED STATEWIDE TO PILOT THIS PROGRAM.

10 CLIENTS FROM IDOC

WILL TRANSITION INTO FURNISHED APARTMENTS - PROVIDING A FOUNDATION FOR SUCCESS AS THEY RE-ENTER THE COMMUNITY.

AFFORDABLE RENTAL HOUSING CHANGES LIVES

Year after year, **1,050 households** live in safe, stable housing that was developed by CPAH and our joint venture partnerships. And CPAH’s Rental Housing support program provides rental assistance to **30 extremely low-income households** every year, fostering stability for those most in need.



HOMEOWNERSHIP PROGRAM

BUILDING WEALTH THROUGH HOMEOWNERSHIP

This family of 3 was living in a rental apartment but longed for more space, and a more permanent home as their daughter entered her school-aged years. They saved, built their credit, and yet it was not enough to be able to afford a home in their community. CPAH's Community Land Trust program gave them the chance they needed to purchase an affordable home, and put down permanent roots in their community. They feel settled, optimistic, and happy to be building wealth through homeownership.



EACH CLT HOME REMAINS AFFORDABLE FOREVER!

WHEN KARLA AND HER FAMILY EVENTUALLY SELL THEIR HOME TO ANOTHER LOW-TO MODERATE-INCOME HOUSEHOLD, THEY WILL BENEFIT FROM THE WEALTH CREATED THROUGH PAYING DOWN THEIR MORTGAGE EVERY YEAR AND A PORTION OF ANY APPRECIATION.

A WIN FOR KARLA, A WIN FOR THE COMMUNITY,
AND A WIN FOR THE NEXT HOUSEHOLD!

DOWN PAYMENT ASSISTANCE & HOUSING EDUCATION

**WANT TO BE A SUCCESSFUL
TENANT OR HOMEOWNER? CPAH
WILL HELP YOU GET THERE!**

DOWN PAYMENT ASSISTANCE

Many families yearn to own a safe, permanent home but do not have the required down payment. CPAH's Down Payment Assistance Program (DAP) removes that barrier and has distributed **\$151,200** in down payment assistance to **20 households** this year alone.



Living in our home is like a dream, and it would not have been possible without down payment assistance. CPAH helped us at every step, and look at us now!

HOMEBUYER EDUCATION & PRE-PURCHASE OR FINANCIAL COUNSELING

428 clients participated in our counseling and education programs this year— from learning how to become financially stable, to being ready to purchase a home, CPAH's programs meet our clients' needs.



The course I took was exactly what I needed to be on my way. I continue to save, build credit, and someday I look forward to maybe even being able to buy a home. That seemed out of reach before, but not after working with CPAH.



BRINGING IT HOME

INCLUSIONARY HOUSING

Inclusionary housing (IH) programs are a critical part of the solution to the affordable housing shortage faced by so many communities. When affordable units are included in new residential developments, it has a big impact on those needing an affordable place to call home.

**CPAH PARTNERS
WITH MUNICIPALITIES TO ADMINISTER THEIR IH PROGRAMS.
50 HOUSEHOLDS WERE PLACED**

**IN IH HOMES THIS YEAR. IN ADDITION, CPAH IS PARTNERING WITH
NORTHBROOK ON THE IMPLEMENTATION OF THEIR NEW IH PROGRAM.**



HOME ACCESSIBILITY PROGRAM

John was a successful sales manager when he was diagnosed with Myotonic Dystrophy, a rare auto-immune disease characterized by increasing muscle weakness. Now dependent on a wheelchair and living alone, this single father of 2 needed the doorways widened throughout the house, including the bathrooms, and to have ramps installed. CPAH's Home Accessibility Program (HAP) provided those improvements, and John is grateful for his independence.



Living independently is a true gift that I appreciate every day. The work done by CPAH allows me to go beyond just taking care of myself—I'm able to enjoy my life with my daughters, who love these improvements too!



2020 FINANCIALS

CPAH AND SUBSIDIARIES CONSOLIDATED STATEMENT OF FINANCIAL POSITION DECEMBER 31, 2020

ASSETS

CURRENT ASSETS

Cash and cash equivalents	\$ 3,172,259
Restricted cash	1,506,111
Accounts receivable	7,499
Grants receivable	282,245
Loans receivable	53,683
Prepaid expenses	56,662
Construction in progress	335,780
Right of use asset, current portion	64,683
	5,478,922

FIXED ASSETS

Property and equipment	11,931,086
Less: Accumulated depreciation	(3,938,159)
	7,992,927

OTHER ASSETS

Right of use asset, net of current portion above	546,459
Deposits	5,939
Investment in affiliate	1,028,015
Investment in subsidiaries	3,477,970
	5,058,383

TOTAL ASSETS **\$18,530,232**

LIABILITIES AND NET ASSETS/MEMBERS' EQUITY

CURRENT LIABILITIES

Bank loan payable	\$218,095
Accounts payable	70,056
Accrued expenses	587,431
Rents payable	27,316
Due to affiliates	9,089
Tenant security deposits	89,118
Current portion of lease liability	56,157
Current portion of long-term debt	363,951
	1,421,213

OTHER LIABILITIES

Owner Occupied Rehabilitation Program funds payable	122,308
Down Payment Assistance funds payable	53,503
Payroll Protection Program funding	182,620
Lease liability, net of current portion included above	599,549
Long-term debt, net of current portion included above	1,759,874
	2,717,854

NET ASSETS / MEMBERS' EQUITY

Without donor restrictions	
Controlling interests	14,305,830
Noncontrolling interests	85,335
	14,391,165

TOTAL LIABILITIES AND NET ASSETS/MEMBERS' EQUITY **\$18,530,232**

CPAH AND SUBSIDIARIES CONSOLIDATED STATEMENT OF ACTIVITIES FOR THE YEAR ENDED DECEMBER 31, 2020

REVENUES & SUPPORT

Contract revenues:	
Development income	\$ 68,020
Gross proceeds from the sale of homes	1,266,360
Rental revenue, net	1,102,366
	2,436,746
Non-contract revenues:	
Contributions	260,953
Loss on investment in subsidiaries	(4,086)
Grants	2,560,809
Developer fees	95,908
In-kind contributions	6,132
Investment income	26,205
Miscellaneous income	246,159
	3,192,080
	5,628,826

EXPENSES

Program services	6,283,101
Management and general	234,517
Fundraising	54,895
	6,572,513
	(943,687)

OTHER INCOME (EXPENSE)

Loss on impairment	(501,738)
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CHANGE IN NET ASSETS/MEMBERS' EQUITY **(1,445,425)**

NET ASSETS/MEMBERS' EQUITY, BEGINNING OF YEAR **15,836,590**

NET ASSETS/MEMBERS' EQUITY, END OF YEAR **\$14,391,165**

CHAMPIONS

GIFTS OF \$10,000 OR MORE

City of Evanston
City of Highland Park
City of Lake Forest
City of Waukegan
Fifth Third Bank
First Bank of Highland Park
First Midwest Bank
Gaillee & Neil Fitzpatrick
Janice & Joel Goldblatt
Lauren & Graham Henderson
Highland Park Community Foundation
Illinois Housing Development Authority
Lake County
Mon Valley Initiative
US Bank Foundation
Village of Northbrook

PARTNERS

GIFTS OF \$5,000-9,999

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Hubbard & Joan Erickson
Greater Green Bay Community Foundation
The Huntington Bank Foundation
Steven & Priscilla Kersten
Betsy & Scott Lassar
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Morgante Wilson Architects
The Trillium Foundation
Nate & Beth Tross

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SPECIAL THANKS TO THE FOLLOWING FOR DONATING THEIR SERVICES TO CPAH

Eric Feldman, McFadden Feldman Law
Geometry in Construction,
Evanston Township High School
Janice Goldblatt, @properties
Karen Lamont, Attorney at Law
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Jackie Mack, Jameson Sotheby's
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Morgante Wilson Foundation
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COMMUNITY PARTNERS FOR AFFORDABLE HOUSING

800 South Milwaukee Avenue, Suite 201
Libertyville, IL 60048

847-263-7478
www.cpahousing.org
Email: cpahinfo@cpahousing.org

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