



COMMUNITY
PARTNERS for
**AFFORDABLE
HOUSING**



ANNUAL REPORT

2022-2023



***Everyone
Should
Have a
Place to
Call Home.***



White households in America own their homes at a rate 50% higher than Black households.*

CPAH's many programs are working to close the gap in Black homeownership.

*A Snapshot of Race and Home Buying in America
National Association of Realtors Research Group, 2023

Evanston Reparations

CPAH has also been proud to help administer the City of Evanston's groundbreaking reparations program—assisting 36 seniors over the past year with mortgage assistance and home improvements to begin remedying harm caused to the Black community as a result of discriminatory housing practices.



RENTAL

A Fresh Start in a New Apartment

CPAH's rental programs provide safe, stable housing to over **225 low-income households** throughout the northern suburbs, ranging from those who simply cannot afford safe, decent housing, to persons impacted by the justice system. These apartments, townhomes, and single family homes provide life-changing opportunities for residents to build long-term housing stability.

Angel found his way to a CPAH apartment through our Reentry Program—a partnership between CPAH, the Illinois Department of Corrections, and the Illinois Housing Development Authority which helps formerly incarcerated citizens reintegrate into the community. Angel is now living happily in Waukegan, and enjoys cooking for his new friends and neighbors in the apartment he calls home.



“CPAH gave me the help I needed to start fresh. This apartment has changed my life!”

Angel



“With CPAH, I know I always have someone in my corner.”

Billie

INCLUSIONARY HOUSING

Creating More Affordable Housing

CPAH partners with Evanston, Highland Park, Northbrook and Lake Forest on their inclusionary housing programs. Together, these programs have produced **126 units** of affordable housing for low and moderate income households throughout these communities.

Inclusionary housing programs like these provide avenues for families and individuals to remain in their communities, for kids to remain in their school districts, and for seniors to live affordably after retirement.



COUNSELING & EDUCATION

Blazing the Path to Housing Security

CPAH's HUD-certified counselors provide counseling and teach classes to prepare residents to be successful homeowners or renters—or work toward financial stability! This year alone, **573 residents** have attended CPAH's classes or received counseling.



CPAH's classes helped me feel ready to take on the tasks of responsible homeownership.

Tyler

1 in 385

In 2022, one in every 385 housing units either received a default notice, had an auction scheduled or was repossessed by the bank.

Illinoispolicy.org
2022

FORECLOSURE PREVENTION

Helping Residents Keep their Homes

CPAH helped save more than **130 homes** from foreclosure this year. Our housing counselors help those in danger of losing their homes navigate the foreclosure process, work with their lenders, and find a path to housing stability.



CPAH offered me a lifeline during a very difficult time. I was able to keep my home and regain peace of mind.

CPAH Foreclosure Client

HOME REPAIR

Making Homes Safe and Accessible

When Rose's basement flooded, irreparably damaging her water heater for the second time, she didn't know what she would do. It was one of several repairs that she had been putting off since losing her husband, as living without him on a fixed income had limited her options.

Still, she realized that without necessary repairs, the problems would only get worse over time.

Rose called CPAH, and upon qualifying for our Owner Occupied Rehabilitation program, CPAH was able to fix the flooding issue; replace her hot water heater; replace her dishwasher; and install modern, energy efficient windows.

Now, Rose is delighted that her home once again feels safe and comfortable—and she looks forward to creating many new memories there with her children and grandchildren.



CPAH has been a blessing to me, and I am so appreciative!

Rose



“This home is giving my son space and opportunities to thrive!”
Aubrianna

DOWN PAYMENT ASSISTANCE

Bridging the Gap

Aubrianna has lived in Waukegan her whole life. After her son Jaiden was born, she knew that she needed to find a more permanent and secure housing situation.

She found a realtor and began the search for a home of her own. However, Aubrianna quickly learned that purchasing a home requires a considerable amount of upfront cash—such as down payment and closing costs.

For many would-be homebuyers, the biggest obstacle to homeownership is saving enough for these upfront costs.

As Aubrianna discovered, CPAH’s down payment assistance program can help prospective homebuyers bridge the gap between their savings and what is required to purchase a home. These funds can even be used to buydown the interest rate of a mortgage, saving even more on the monthly payment!



A HOME OF HER OWN

Aubrianna worked with CPAH, and we were able to help her receive over **\$8,000 in down payment assistance** for her new home in Waukegan. CPAH also provides counseling and education to down payment recipients in order to prepare them for successful homeownership.

Aubrianna said of the experience, "Not only did CPAH help me with my down payment, but they met with

me one-on-one and taught me how to manage my money and save for future expenses. I'm so grateful!"

Now that they're all moved in, Aubrianna and Jaiden love playing outside in their yard, or visiting the park right across the street. Aubrianna is grateful not only for her new home, but for the space that it will provide for Jaiden as he continues to grow.





COMMUNITY LAND TRUST

Making Homeownership Affordable



I can't imagine where we would be without CPAH! They helped us when we needed it most.

Elena

Elena was born and raised in Wilmette, and when it came time for her and her family to purchase their first home, she knew that she wanted to stay in the community. But when they started looking for a place that would accommodate their family, they found their options within their price range to be severely limited.

Elena heard about one of CPAH's Community Land Trust (CLT) homes for sale in her neighborhood. Excited about the opportunity, she reached out to CPAH, and learned that she could purchase a home at an affordable price, securing long-term, safe, and stable housing for her family, while building wealth through homeownership. If the time comes when Elena wants to sell her home, the CLT model ensures that the home will be sold at an affordable price to another qualified buyer, helping household after household!

Elena and her family are now living in a home that fits their needs and is in the same school district where her children were enrolled. "CPAH helped us achieve our dream of owning a home" she said. "Now we know we're investing in our future and we are all so happy!"

FINANCIALS

CPAH and Subsidiaries Consolidated Financial Statements for the Year Ended December 31, 2022

ASSETS

CURRENT ASSETS

Cash and cash equivalents	\$ 3,638,725
Restricted cash	2,035,458
Accounts receivable	62,482
Grants receivable	1,454,843
Loans receivable	38,961
Prepaid expenses	99,846
Due from affiliates	-
Construction in progress	2,106,968
Properties for sale	<u>1,266,635</u>
	<u>10,703,918</u>

FIXED ASSETS

Property and equipment	17,308,420
Less: Accumulated depreciation	<u>(4,705,579)</u>
	<u>12,602,841</u>

OTHER ASSETS

Operating Lease Asset	476,888
Deposits	5,939
Certificate of deposit	450,000
Investment in affiliate	1,004,030
Investment in subsidiaries	<u>3,477,970</u>
	<u>5,414,827</u>

TOTAL ASSETS

\$28,721,586

LIABILITIES AND NET ASSETS/MEMBERS' EQUITY

CURRENT LIABILITIES

Bank loan payable	\$ 610,024
Accounts payable	170,010
Accrued expenses	568,196
Rents payable	7,262
Deferred revenue	3,151,890
Due to affiliates	25,292
Tenant security deposits	127,659
Current portion of operating lease liability	83,146
Current portion of long-term debt	<u>508,084</u>
	<u>5,251,563</u>

OTHER LIABILITIES

Owner Occupied Rehabilitation Program funds payable	149,274
Down Payment Assistance funds payable	3,339
Operating lease liability, net of current portion included above	446,206
Long-term debt, net of current portion included above	<u>4,219,847</u>
	<u>4,818,666</u>

NET ASSETS/MEMBERS' EQUITY

Without donor restrictions	
Controlling interests	18,566,333
Non-controlling interests	<u>85,024</u>
	<u>18,651,357</u>

TOTAL LIABILITIES AND NET ASSETS/MEMBERS' EQUITY

\$28,721,586

REVENUES AND SUPPORT

Contract revenues:

Development income	\$ 342,333
Gross proceeds from the sale of homes	486,775
Management fees	72,000
Rental revenue, net	<u>1,440,448</u>
	<u>2,341,556</u>

Non-contract revenues:

Contributions	595,975
Loss on investment in subsidiaries	(18,729)
Grants	7,058,728
Investment income	23,111
Miscellaneous income	210,709
In-kind contributions	<u>342,322</u>
	<u>8,212,116</u>
	<u>10,553,672</u>

EXPENSES

Program services	7,116,818
Management and general	222,362
Fundraising	<u>56,707</u>
	<u>7,395,887</u>

CHANGE IN NET ASSETS/MEMBERS' EQUITY

3,157,785

NET ASSETS/MEMBERS' EQUITY, BEGINNING OF YEAR

15,493,572

NET ASSETS/MEMBERS' EQUITY, END OF YEAR

\$ 18,651,357

PATRONS

PHILANTHROPISTS GIFTS OF \$100,000 OR MORE

City of Evanston
City of Highland Park
City of North Chicago
City of Waukegan
IL Department of Commerce
and Economic Opportunity
Illinois Housing Development Authority
Lake County
Village of Wilmette

CHAMPIONS GIFTS OF \$10,000 OR MORE

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SEPTEMBER 1, 2022 - AUGUST 31, 2023

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FOR DONATING THEIR TIME AND SERVICES TO CPAH

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