



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.

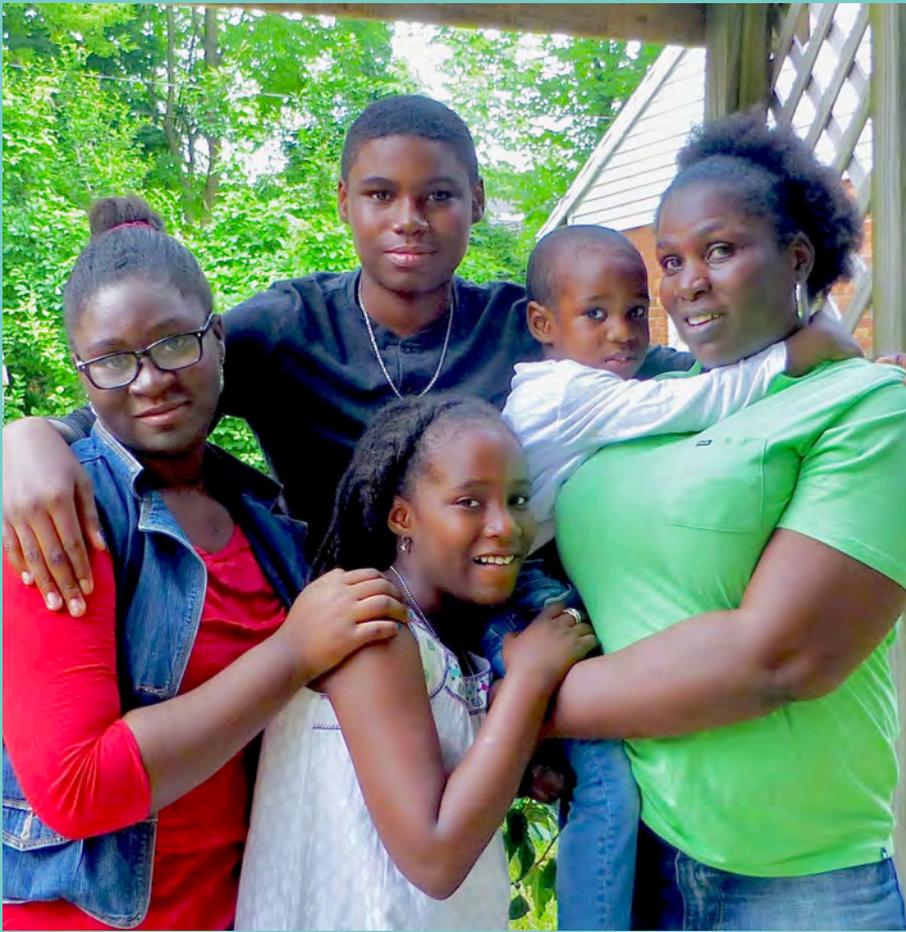
Then a family member told them about CPAH. Immediately, Lisa and Victor had hope and support as they moved through the process of purchasing. Now they relish the security of having a place to call home, and to top it off, their CPAH home is near their families.



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.

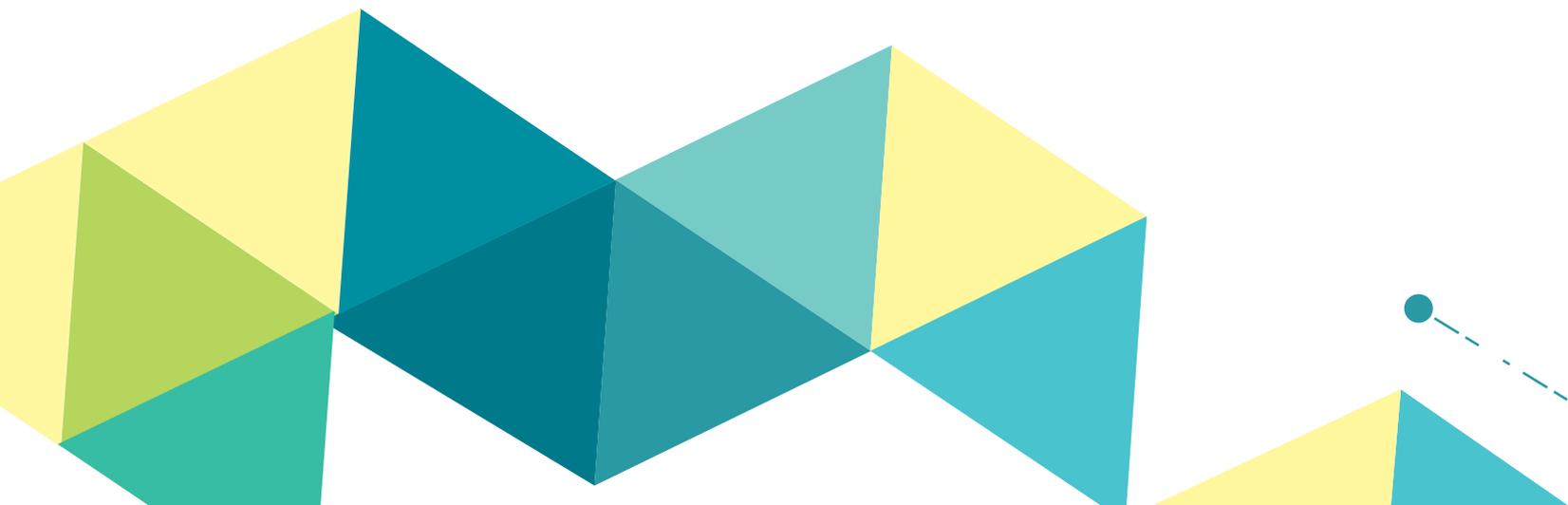


“ Everyday I am grateful to have found CPAH and an affordable home. The stability that comes with it is life changing for my entire family. Thank you from the bottom of my heart.

—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	SUPPORT & REVENUE	Consolidated Total
CURRENT ASSETS			Support:	
Cash and cash equivalents		\$ 915,809	Contributions	\$ 131,053
Grant receivables		1,235,110	Grant income	1,785,885
Tenant receivables		2,230	Revenue:	
Prepaid insurance		3,747	Interest income	14,255
Real estate homes for sale		227,151	Rental revenue	227,359
Total current assets		<u>2,384,047</u>	Gross proceeds from home sales	1,798,214
RESTRICTED CASH			Miscellaneous income	207,389
Real estate tax and insurance escrows		25,153	TOTAL SUPPORT AND REVENUE	<u>4,164,155</u>
Replacement reserves		12,938	EXPENSES	
Operating reserves		63,169	Program services	2,656,537
Tenant security deposits		22,745	Management and general	10,910
Total restricted cash		<u>124,005</u>	Depreciation	100,556
PROPERTY AND EQUIPMENT			TOTAL EXPENSES	<u>2,768,003</u>
Land		6,981,840	Change in net assets	1,396,152
Buildings and improvements		2,733,154	Net assets at beginning of year	9,613,974
Furniture and equipment		7,405	Net assets at end of year	<u>\$11,010,126</u>
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>\$ 12,356,924</u>		
LIABILITIES AND NET ASSETS				
CURRENT LIABILITIES		Consolidated Total		
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>\$ 12,356,924</u>		



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