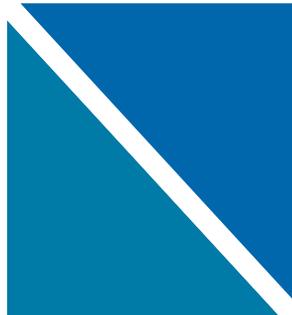




COMMUNITY PARTNERS for AFFORDABLE HOUSING

ANNUAL REPORT 2018 - 2019





Do you know someone who...

Needs housing, but their wages or circumstances prevent them from renting a safe, decent place to live?

Wants to buy a house, but the home buying process is overwhelming and they are having trouble saving for a down payment?

Is faced with possibly losing their home to foreclosure?





Wants to stay in their home but can't afford to make the necessary repairs to make it safe and livable?

Needs to make accessibility improvements in order to keep living independently in their home?

Wants to remain in the community, but the cost of housing is forcing them to leave?



Everyone should have a place to call home.

CPAH is now more impactful than ever, serving more people and offering more services! Earlier this year, three highly regarded housing non-profits—Community Partners for Affordable Housing, Affordable Housing Corporation of Lake County, and Lake County Residential Development Corporation — came together, understanding that it would allow us to develop more affordable housing units and provide more services to our clients. As one larger organization, we now offer a continuum of housing services that residents can access with one phone call including rental housing, affordable homeownership, down payment assistance, HUD-certified housing counseling, home repairs, accessibility improvements, foreclosure prevention, financial counseling, and administration of community land trust and inclusionary housing programs. Read on to hear from our clients and learn more about our programs!

A FAMILY'S JOURNEY

What a journey it has been for Jacquie, Tony and their family. After some setbacks that they describe as a “gut check”, they were able to put the pieces back together with CPAH’s help. Jacquie recalls that “the minute we walked in the door, it was like CPAH threw a warm blanket over us. We were able to help ourselves because CPAH taught us to be educated consumers at CPAH’s Pre-Purchase class and with their incredibly helpful follow up.” Jacquie and Tony credit CPAH with teaching them to make “smart” decisions, and how to apply for down payment assistance — a pivotal point on their way to owning their home.



275 HOUSEHOLDS PREPARED FOR SUCCESSFUL HOME OWNERSHIP THROUGH CPAH'S EDUCATION AND COUNSELING PROGRAMS THIS YEAR, AND 37 HOUSEHOLDS RECEIVED DOWN PAYMENT ASSISTANCE.

“THE MINUTE WE WALKED IN THE DOOR, IT WAS LIKE CPAH THREW A WARM BLANKET OVER US.”



"IT IS A RELIEF THAT WE ARE LIVING AND ENJOYING EACH OTHER IN A SAFE, COMFORTABLE HOME."



A FRESH START

Brandy, a single mom, was discouraged that her town house had so many problems and was becoming unlivable. The kitchen was barely usable, the washer and dryer were inaccessible, and the backyard was unsafe as it was filled with broken concrete. When she received a notice about CPAH's Owner Occupied Rehab program, she hoped that it was just what her beloved house needed to be a safe place for her family. Now the kitchen is remodeled and up to code, the washer and dryer are usable, and the concrete in the yard has been replaced by grass.



THIS YEAR, 20 HOUSEHOLDS RECEIVED FORGIVABLE LOANS AND CONSTRUCTION MANAGEMENT SERVICES TO MAKE THEIR HOMES SAFE AND ACCESSIBLE.

21 PROPERTIES WERE ACQUIRED, REHABILITATED AND RE-SOLD TO LOW AND MODERATE INCOME HOUSEHOLDS THIS YEAR.



PUTTING DOWN ROOTS

Rebecca and Ryan were finally ready to put down roots to raise their son Alex, but could not afford a home in the area, close to work. At the same time, a single mom who had raised her kids in a CPAH home was ready to sell her CPAH home to move closer to her grown family. A perfect match- right down to the porch swing! Rebecca and Ryan were able to purchase the home at an affordable price, just like the first owner, because the home is part of CPAH's Community Land Trust which guarantees that each home remains affordable forever—for each successive buyer.

Rebecca and Ryan now feel settled, stable and ready to "take root" in their affordable home!

"THANKS TO
CPAH, WE FEEL
STABLE, ROOTED,
AND ARE MAKING
THE HOUSE OURS.
THE FUTURE IS
BRIGHT!"

CPAH HELPED 137 HOUSEHOLDS SAVE THEIR HOMES FROM FORECLOSURE THIS YEAR.



“TO KNOW WE CAN CONTINUE TO LIVE IN OUR HOME, IT IS EVERYTHING TO US.”



A SECOND CHANCE

Jorge and Guadalupe were thrilled that their hard work paid off when they were able to buy a home in which to raise their sons. But when Jorge lost his job, they struggled to pay the mortgage. They were facing foreclosure and their dream home was slipping away. “But when we connected with CPAH, things started to look up. We felt supported and hopeful--- and eventually, we learned that we received a modification from the bank and we would not lose our home! Because of CPAH, we went from being afraid to being happy again.”

120 HOUSEHOLDS SECURED
SAFE, STABLE RENTAL
HOUSING THIS YEAR, OPENING
THE DOOR FOR SUCCESS.



RENTALS

A minimum wage worker would have to work 113 hours a week to afford a 2-bedroom apartment in the area. CPAH rental units directly address this critical housing issue, helping individuals and families meet their need for safe, decent, affordable housing. Some tenants are working their way to home ownership while others are looking for long term stable rental housing. The 1,140 units of affordable rental housing CPAH has helped create provides safe, stable housing for low-income households.

Combined Statement of Financial Position
Community Partners for Affordable Housing (CPAH), Affordable Housing Corporation of Lake County (AHC), Lake County Residential Development Corporation (LCRDC), and Affiliate Entities
As of December 31, 2018

ASSETS

CURRENT ASSETS

Cash and cash equivalents	4,456,842
Accounts receivable	810,235
Tenant receivable	17,258
Prepaid insurance & expenses	45,081
Buildings in progress or for sale	3,713,009
Total current assets	<u>9,042,425</u>

RESTRICTED CASH

Real estate tax and insurance escrows	61,964
Replacement reserves	37,269
Operating reserves	63,460
Tenant security deposits	87,250
Total restricted cash	<u>249,943</u>

PROPERTY AND EQUIPMENT

Land	9,334,817
Buildings and improvements	5,336,602
Furniture and equipment	10,503
Total property and equipment	<u>14,681,922</u>

OTHER ASSETS

Note receivables	50,408
Investment in affiliates	235,537
Total other assets	<u>285,945</u>

TOTAL ASSETS **24,260,235**

CURRENT LIABILITIES

Accrued real estate taxes	289,616
Due to related parties	125,622
Tenant security deposits	74,175
Other payables	52,884
Current portion of mortgages payable	1,515,621
Deferred revenue	19,967
Prepaid revenue	11,266
Total current liabilities	<u>2,089,151</u>

LONG-TERM LIABILITIES

Notes payable, net of current portion	1,811,058
Deferred grant revenue and loans payable	1,133,458
Total long-term liabilities	<u>2,944,516</u>

TOTAL LIABILITIES **5,033,667**

NET ASSETS **19,226,568**

TOTAL LIABILITIES AND NET ASSET **24,260,235**

SUPPORT & REVENUE

(CPAH & LCRDC 1/1/18 - 12/31/18; AHC 7/1/18 - 12/31/18)

Support:

Contributions	431,803
Grant income	1,465,697

Revenue:

Interest income	3,642
Developer fee income	570,093
Net rental revenue	968,833
Proceeds from home sales	1,268,679
Proceeds on sale of note receivable	440,000
Miscellaneous income	60,525

TOTAL SUPPORT AND REVENUE **5,209,272**

EXPENSES

Administrative	162,062
Salaries and wages	1,018,691
Operating and maintenance	350,240
Utilities	44,275
Property & other insurance	57,864
Property taxes	249,735
Mortgage interest	71,470
Project development expense	1,475,156
Depreciation and amortization	254,160
Merger related expenses	68,932

TOTAL EXPENSES **3,752,585**

Increase (decrease) in net assets 1,456,687

Net assets - beginning of year 24,333,757

Reduction of receivable (6,563,876)

Net assets - end of year **19,226,568**



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Through August 31, 2019



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Gifts of \$10,000 or more

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 City of Highland Park
 City of Lake Forest
 First Bank of Highland Park
 First Midwest Bank
 Neil M Fitzpatrick
 Forefront Mission Sustainability Initiative
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 Lake County
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