



COMMUNITY
PARTNERS for
**AFFORDABLE
HOUSING**

ANNUAL REPORT 2019-2020

Everyone should have a place to call home.



EVERYONE

SHOULD HAVE A PLACE TO CALL HOME

HOUSING & RACIAL EQUITY

Housing is at the forefront of racial justice. Over 100 years of discriminatory housing policies such as redlining and restrictive covenants have led to and continue to perpetuate segregation, inequality, and racism today. CPAH is deeply committed to being a part of the solution. We are working to advance racial justice through further educating ourselves and others; advocating for racial equity; and expanding access to safe, accessible, and affordable housing in all communities and through the provision of services that creates opportunities for all people to succeed. We hope you will join us in this commitment.

73.7%
of white households
are homeowners

6.15%
mortgage denial
rates for all races

\$139,300
median household
net worth in 2019 for
white households

80
a homeowner's net
worth is 80 times the
net worth of a renter



44%
of black households
are homeowners

12.64%
mortgage denial rates
for black buyers

\$12,780
median household net
worth in 2019 for black
households

52%
less appreciation for a
typical house in redlined
neighborhoods than in
greenlined neighborhoods

OUR MISSION

To develop affordable housing and provide services that empower individuals and families to secure and retain quality housing.



Over 36,000 local households have one or more severe housing problems such as a lack of complete plumbing.



1 out of every 7 households in the region are severely housing cost burdened or live in unsafe conditions.

CPAH is a recognized leader that has helped develop or preserve over 1,750 units of affordable housing that has provided life-changing opportunities for over 25,000 individuals.

COVID-19 RESPONSE



Distributing information about CPAH's COVID relief programs!

COVID-19 is a health crisis that is creating a housing crisis. Thousands of tenants and homeowners are approaching an eviction and foreclosure cliff due to lost wages and unexpected medical expenses. From the start of the crisis, CPAH has been a leader - launching new rental assistance programs, teaching online webinars, providing housing counseling, helping with mortgage assistance, and coordinating community resources to keep people safely housed and reduce the spread of the virus.

821+ tenants assisted **253+** homeowners assisted

SECURITY & STABILITY

44% of Americans don't have enough cash to cover a \$400 emergency.

Tyrone, a single dad, was seriously ill earlier this year. Even before he was fully recovered, he had exhausted all his sick days. Just as he was getting back on his feet and ready to look for a new job, the pandemic hit and he had to stay home to care for his 6-year-old daughter. Unable to pay his rent, he was fearful they would be evicted.

CPAH provided Tyrone, like hundreds of others, the lifeline he needed, allowing Tyrone and his daughter to remain in the place they call home. That stability enabled Tyrone to obtain another job and recover from the crisis. While Tyrone is feeling more secure, our work is not done. If you or someone you know needs assistance due to COVID-19, we are here to help.

HOME REPAIR & ACCESSIBILITY PROGRAMS

OVERCOMING OBSTACLES

17 families received grants and construction management services to make their homes safe and accessible over the past year.

Angel, born with Down's Syndrome and Cerebral Palsy, lives with his mom and sister. Because Angel uses a wheelchair, his mom and sister carried him every day from his sleeping area to the living space, and back again, because his wheelchair would not fit through the doorways. And to make it worse, Angel had to be carried to the car as there was no ramp. Thanks to CPAH's Home Accessibility Program, Angel and his family can now move around easily, both in and out of the house. CPAH funded and oversaw the widening of the doorways, and installation of a ramp. The improvements have been life changing for Angel and his family.

**“I AM NOT SURE HOW MUCH LONGER WE
COULD HAVE CARRIED ANGEL. CPAH AND
THIS PROGRAM CHANGED OUR LIVES.”**

- Maria, Angel's Mom and Home Accessibility Program grant recipient



HOMEOWNERSHIP PROGRAMS

Cristi and Ray longed to own a home in which to raise their son, but were discouraged. Then they learned of the Geometry in Construction homes that are built by Evanston Township High School students as part of their math curriculum. Upon the students finishing the exterior, the house is moved to a lot secured with help from the City of Evanston and transferred to CPAH's Community Land Trust (CLT) where it is sold at an affordable price to qualified buyers, like Cristi and Ray. This home is the 7th that is a result of this innovative partnership. Like all CLT homes, it will remain affordable for each subsequent buyer, providing safe, permanent affordable housing for Cristi and Ray now, and for household after household in the future.

DREAMING **BIG**

The Community Land Trust program has helped over 80 households achieve the dream of affordable home ownership.

“THIS IS A NEW BEGINNING FOR US. BEING ABLE TO PROVIDE A PERMANENT HOME FOR OUR SON AND HAVE THE STABILITY WE NEVER HAD BEFORE, IT IS A GREAT FEELING.”



HOMEOWNERSHIP PROGRAMS



211 households prepared for successful home ownership through CPAH's education and counseling programs this year.



45 households received down payment assistance to overcome that barrier to homeownership this year.

INNOVATION & CREATIVITY

CPAH continues to be at the forefront of expanding affordable housing opportunities and creating thriving communities. This year, we were the first in Lake County to develop 8 new, affordable, single-family homes using modular construction. Unlike the modular of decades ago, today's modular construction is typically better quality, more energy efficient, and less expensive. The homes were "set" on 8 lots donated by the City of North Chicago and are now providing affordable homeownership to 8 happy households!



RENTAL PROGRAMS

A FRESH START

Durwin had a hard time after leaving the Navy following Operation Desert Storm nearly 30 years ago. His mom had passed away, and he was mostly homeless. He was losing hope when he was referred to a residential program for veterans. Upon successfully completing that program, CPAH was able to help Durwin transition to his own apartment at Victoria Place, a new, modular 4-unit building that provides rental housing for formerly homeless veterans. He now works at a nearby hospital, and feels he is not only managing, but looking forward to the future.

“I WAS HOMELESS AND IN A FOG AFTER LEAVING THE NAVY. HAVING MY OWN PLACE ALLOWS ME TO TAKE CARE OF MYSELF AND EVEN TO LOOK FORWARD TO WHAT IS NEXT. I HAVE COME A LONG WAY.”



95 households live in CPAH’s safe, affordable rental units; CPAH has helped develop another 1,140 affordable units through joint venture partnerships.

30 households this year avoided homelessness through CPAH’s Rental Housing Support program.

42 households were placed in affordable units developed through municipal inclusionary housing programs.

2019 FINANCIALS

CPAH AND SUBSIDIARIES CONSOLIDATED STATEMENT OF FINANCIAL POSITION DECEMBER 31, 2019

CURRENT ASSETS	
Cash and cash equivalents	\$ 2,680,651
Restricted cash	1,655,438
Accounts receivable	8,134
Grants receivable	294,070
Loans receivable	51,392
Other receivables	73
Prepaid expenses	48,497
Properties held for sale	575,395
Construction in progress	1,458,335
	<u>6,771,985</u>
FIXED ASSETS	
Property and equipment	11,535,053
Less: Accumulated depreciation	(3,656,004)
	<u>7,879,049</u>
OTHER ASSETS	
Deposits	5,939
Investment in affiliate	1,032,101
Investment in subsidiaries	3,477,970
	<u>4,516,010</u>
TOTAL ASSETS	<u><u>\$19,167,044</u></u>
LIABILITIES AND NET ASSETS/MEMBERS' EQUITY CURRENT	
LIABILITIES	
Bank loan payable	\$507,250
Accounts payable	52,439
Accrued expenses	521,747
Rents payable	20,404
Deferred rent	35,797
Due to affiliates	7,061
Tenant security deposits	82,263
Current portion of long-term debt	111,484
	<u>1,338,445</u>
OTHER LIABILITIES	
Owner Occupied Rehabilitation Program funds payable	90,227
Down Payment Assistance funds payable	2,564
Long-term debt, net of current portion included above	1,899,218
	<u>1,992,009</u>
NET ASSETS / MEMBERS EQUITY	
Without donor restrictions	
Controlling interests	15,751,173
Noncontrolling interests	85,417
	<u>15,836,590</u>
TOTAL LIABILITIES AND NET ASSETS/MEMBERS' EQUITY	<u><u>\$19,167,044</u></u>

CPAH AND SUBSIDIARIES CONSOLIDATED STATEMENT OF ACTIVITIES FOR THE YEAR ENDED DECEMBER 31, 2019

	WITHOUT DONOR RESTRICTIONS	WITH DONOR RESTRICTIONS	TOTAL
REVENUES & SUPPORT			
Contract revenues:			
Development income	\$ 155,448	\$ -	\$ 155,448
Gross proceeds from the sale of homes	1,075,164	-	1,075,164
Rental revenue, net	<u>980,618</u>	<u>-</u>	<u>980,618</u>
	<u>2,211,230</u>	<u>-</u>	<u>2,211,230</u>
Non-contract revenues:			
Contributions	221,084	-	221,084
Loss on investment in subsidiaries	(5,469)	-	(5,469)
Grants	2,986,182	-	2,986,182
Developer fees	128,397	-	128,397
In-kind contributions	32,332	-	32,332
Investment income	35,328	-	35,328
Miscellaneous income	430,685	-	430,685
Net assets released from restriction	<u>687,565</u>	<u>(687,565)</u>	<u>-</u>
	<u>4,516,104</u>	<u>(687,565)</u>	<u>3,828,539</u>
	<u>6,727,334</u>	<u>(687,565)</u>	<u>6,039,769</u>
EXPENSES			
Program services	4,574,209	-	4,574,209
Management and general	290,754	-	290,754
Fundraising	<u>64,326</u>	<u>-</u>	<u>64,326</u>
	<u>4,929,289</u>	<u>-</u>	<u>4,929,289</u>
CHANGE IN NET ASSETS			
	1,798,045	(687,565)	1,110,480
Net Assets / Members' Equity - Beginning of Year			
	19,651,893	687,565	20,339,458
Asset Transfers - AHC	311,656	-	311,656
Prior Period Adjustments	<u>(5,925,004)</u>	<u>-</u>	<u>(5,925,004)</u>
Net Assets / Members' Equity - Beginning of Year, as restated			
	<u>14,038,545</u>	<u>687,565</u>	<u>14,726,110</u>
Net Assets / Members' Equity - End of Year			
	<u>\$ 15,836,590</u>	<u>\$ -</u>	<u>\$ 15,836,590</u>

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