



ANNUAL REPORT

2023-2024



EVE B. LEE PLACE IS UNDERWAY!

CPAH is excited to announce Eve B. Lee Place, an innovative development that will create 34 energy-efficient, affordable apartments for seniors. The new building, located at 500 Peterson Road, Libertyville, will offer a mix of one- and two- bedroom accessible apartments along with community spaces, including a fitness room, computer center, library, and more.

CPAH's new offices will be on the first floor, creating a modern, regional hub for affordable housing services where we look forward to assisting over 1,000 households a year!

Naming Opportunities

Partner with CPAH in the development of Eve B. Lee Place and be recognized for your contributions! We have several naming opportunities available for purchase, including:

- Commemorative bricks
- Planting a tree
- Fitness Room
- Computer Center
- Outdoor Walking Path
- And more!

Use the QR code above to learn more or to secure a naming opportunity!

By 2027, it is estimated that there could be a shortage of 11,400 rental units for households aged 65+ in Lake County.

“

“CPAH meets you where you are, and helps you have a better life.”

Michelle, CPAH Client



A Dream Come True

INCLUSIONARY HOUSING

Michelle was living with her two high school-aged daughters in a condo that she rented from an acquaintance. When that living situation became difficult, they were forced to look for a new apartment. However, Michelle was unable to find a suitable alternative near her daughters’ school that she could afford.

Michelle connected with CPAH and, after going through the rental process, was qualified for a 2+ bedroom apartment in Highland Park.

“The process was as easy as 1, 2, 3. And when I qualified, it was such a surreal moment—I began to feel hope. Living here, I feel like I’m surrounded by kindness,” said Michelle.

CPAH partners with Highland Park, Evanston, Northbrook, Deerfield, and Lake Forest on their inclusionary housing programs. Together, these programs have produced 126 units of affordable housing—a win for Michelle and a win for the community!



\$33/hr

In Lake and Cook counties, the income required to afford a fair market 2-bedroom apartment is \$33 per hour, or \$68,640 per year.

*National Low-Income Housing Coalition
Out of Reach, 2024*

Affordable & Attainable

RENTAL HOUSING

After a tornado destroyed their Mundelein apartment building, Maria and her family had to start over. With 3 children and 2 pets, they struggled to find a suitable place to rent. A friend recommended CPAH, and now they are renting a house in Libertyville.

“After months of struggling, it all came together so fast once we called CPAH. Working with them was a great experience,” Maria said.

CPAH owns and manages over **150 affordable rental units** throughout the northern suburbs, and has **helped to develop 1,050 more** through joint venture projects, offering residents like Maria and her family a place to call home.



A Path to Homeownership

COUNSELING & EDUCATION

CPAH provides counseling and classes to prepare residents to be successful homeowners or renters and work toward financial stability. This year alone, **350 households** have attended CPAH's classes or received counseling from CPAH's HUD-certified counselors.



Helping Residents Keep their Homes

FORECLOSURE PREVENTION

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. Since 2019, CPAH has helped over **600 households** keep their homes!



Helping Residents Stay in their Homes

HOME REPAIR

For over 40 years, Phyllis has lived in the same house in North Chicago. It's the only home she's ever owned, and where she raised her children to adulthood. After she retired from working as a nursing assistant, the list of needed home repairs began to add up.

"In the winter, I could see the draft from the window blowing my curtains," Phyllis said. "That's when I realized that I needed to do something."

After crunching the numbers with the help of her kids, it became clear that Phyllis couldn't afford to make the necessary improvements on her own. Her kids, concerned for her safety in the home, thought the best course would be

for Phyllis to sell their childhood home, but Phyllis was determined to maintain her independence and stay in the house.

Just when it was starting to look like there were no options left, "CPAH came just in time," Phyllis said. "The work that was done makes me feel at peace again!"

The house is now safe because CPAH was able to make the needed repairs, including installing all new windows, renovating two bathrooms, and more. Now the draft has stopped and her house has been brought up to code.

"Now I am so happy," she says. "I take new pride in my home, knowing I can live here for the rest of my life."



"I'm very thankful, and I hope that CPAH can continue helping others the way they've helped me."

Phyllis, Home Repair Client



Taking on the Racial Wealth Gap

GETTING YOUR HOUSE IN ORDER

When Ashia and her family moved back to Lake County from Memphis to be close to her new granddaughter, securing safe, decent housing was more difficult than anticipated.

Despite consistent income from their jobs, a mark on Ashia and her husband's credit history caused several rejections when they applied for apartments. Seeing no other options, the family settled into a motel, expecting to move to more permanent housing soon. After 18 months of waiting and few prospects, Ashia heard through her church about a class being offered by CPAH that might be helpful.

Getting Your House in Order (GYHIO) is CPAH's new, 5-week, culturally-specific financial education program for African Americans. GYHIO seeks to take on the racial wealth gap by providing education and resources to help Black individuals and families save money, reduce debt, and work toward homeownership.

It was through this class that Ashia learned the importance of credit history in financial and housing situations. She also learned the next steps that she and her family could take in their own journey toward financial stability.



"Getting Your House In Order gave us so many tools to use as new homeowners. Thank you CPAH!"

Dorothy, CPAH Homeowner



Over 40 people have been through a GYHIO cohort already this year.

GYHIO builds knowledge and confidence in a way that is personal, nonjudgmental, and deeply informed by African American experiences. "This course provides freedom for African Americans to discuss our specific financial challenges and triumphs in a space that is free of judgment," explains Janina Hall, who leads the program for CPAH.

As for Ashia and her family, they followed the steps, and with some help from her church community, they moved out of the motel and into a 3-bedroom apartment in Zion. They are happy, stable, and working toward buying a home.

"Getting Your House in Order is an amazing program," Ashia said. "CPAH doesn't just put information in your hand and send you on your way; they show that they care and follow through at every step."

<45%

of Black households in Illinois own their home, compared to 75% of White households.

1/3

of Black households in Illinois are housing cost-burdened.

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

THE RACIAL WEALTH GAP

Significant wealth disparities exist among racial and ethnic groups in the United States. According to the Federal Reserve's most recent Survey of Consumer Finances, White families on average possess six times the wealth of Black families and five times the wealth of Hispanic families.



Making Homeownership Affordable

COMMUNITY LAND TRUST

Lidia, Sean, and Ivy were living far from Ivy's school in a modest one-bedroom. And while they were saving and working hard to put themselves in a position to purchase a home with more space, it wasn't enough because of housing prices and interest rates.

CPAH's Community Land Trust (CLT) program provided just the solution that Lidia and Sean needed. They were able to purchase an affordable home in Wilmette, close to Ivy's school.

They're building wealth by paying down their mortgage, and if they sell their home, they will gain a small share of appreciation while still keeping the home affordable for the next buyer.

Lidia and Sean are loving the space they are making their own—including Lidia's sewing "studio"! "Before working with CPAH, finding affordable housing seemed like an impossible dream," Lidia said. "Now we have a sense of stability and peace of mind."



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