COMMUNITY PARTNERS for AFFORDABLE HOUSING

2024-2025 ANNUAL REPORT

RISING RENTS. SOARING HOME PRICES. GROWING NEED.

At CPAH, we see firsthand what national reports confirm: too many households are still struggling to find safe, stable, and affordable housing. Rents continue to rise faster than incomes, leaving half of all renter households paying more than they can reasonably afford. At the same time, rising home prices and interest rates put even modest starter homes out of reach—widening the gap between those who can buy a home and those left behind in an increasingly unaffordable rental market.

The shortage of affordable homes isn't just a statistic—it's a reality shaping the lives of our neighbors every day.

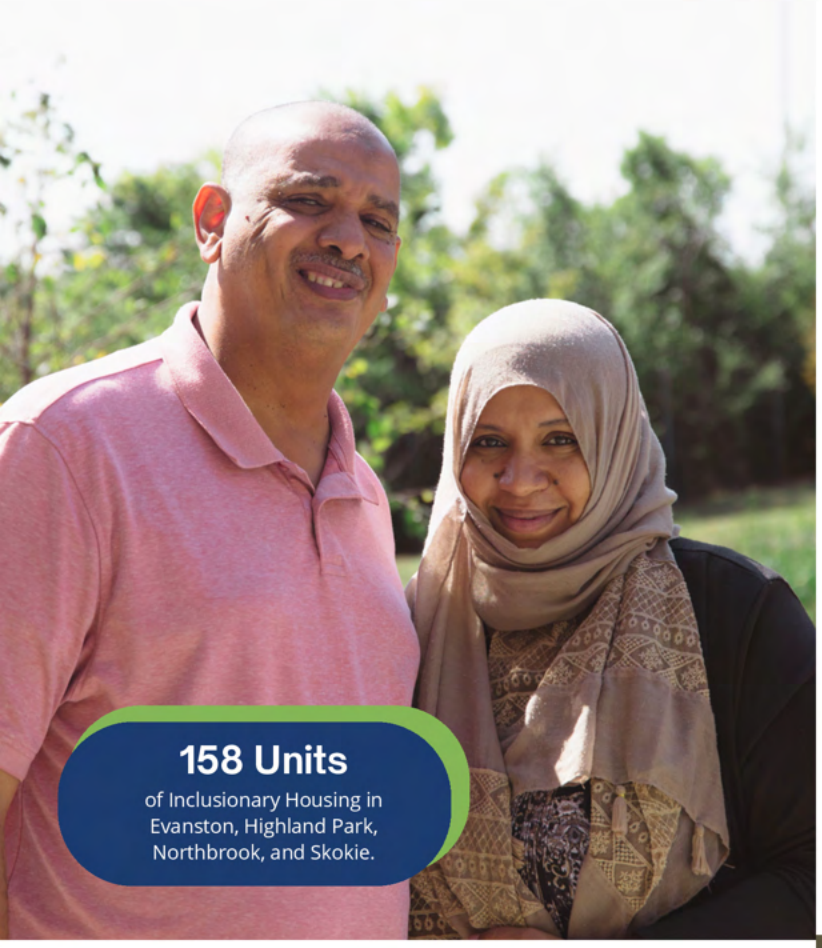
That's why CPAH's work has never been more critical. By creating and preserving affordable housing, and by supporting residents as they build stability, we are working to address these challenges head-on.

Affordable housing provides security, permanence, and a foundation for a better life.

$34/HR

The minimum hourly wage a worker needs to earn to afford a modest two-bedroom rental in the Chicago MSA is $33.87. More than 60% of full-time earners cannot afford Fair Market Rent.

National Low Income Housing Coalition, *Out Of Reach*, 2025



158 Units
of Inclusionary Housing in Evanston, Highland Park, Northbrook, and Skokie.

INCLUSIONARY HOUSING

Opening Doors to Stability and Belonging

Elzain and Dalia moved with their children to the northern suburbs over ten years ago. But after years of unsustainable rent increases, they turned to CPAH. Through Northbrook's inclusionary housing program, they were able to secure a safe, affordable, three-bedroom apartment.

Their kids, now teenagers, are flourishing in their new schools, and Elzain and Dalia are relieved to have a stable place to call home. "CPAH was like a candle in the darkness," Elzain said.

CPAH RENTAL PROGRAM

Thriving in Community

Cinnamon was living in an unsafe area and longed for more security and opportunity for her children. Through CPAH, she was able to rent a single-family home in Gurnee where her family is now thriving.

Her kids are student athletes in their schools, and Cinnamon loves making their home a community hub for neighborhood kids, especially on Halloween. "CPAH is like family." she said with a smile, "and being a successful renter has given me a sense of calm and confidence."

Over 150 Rentals
CPAH rentals include affordable apartments, townhomes and single-family homes throughout the northern suburbs.

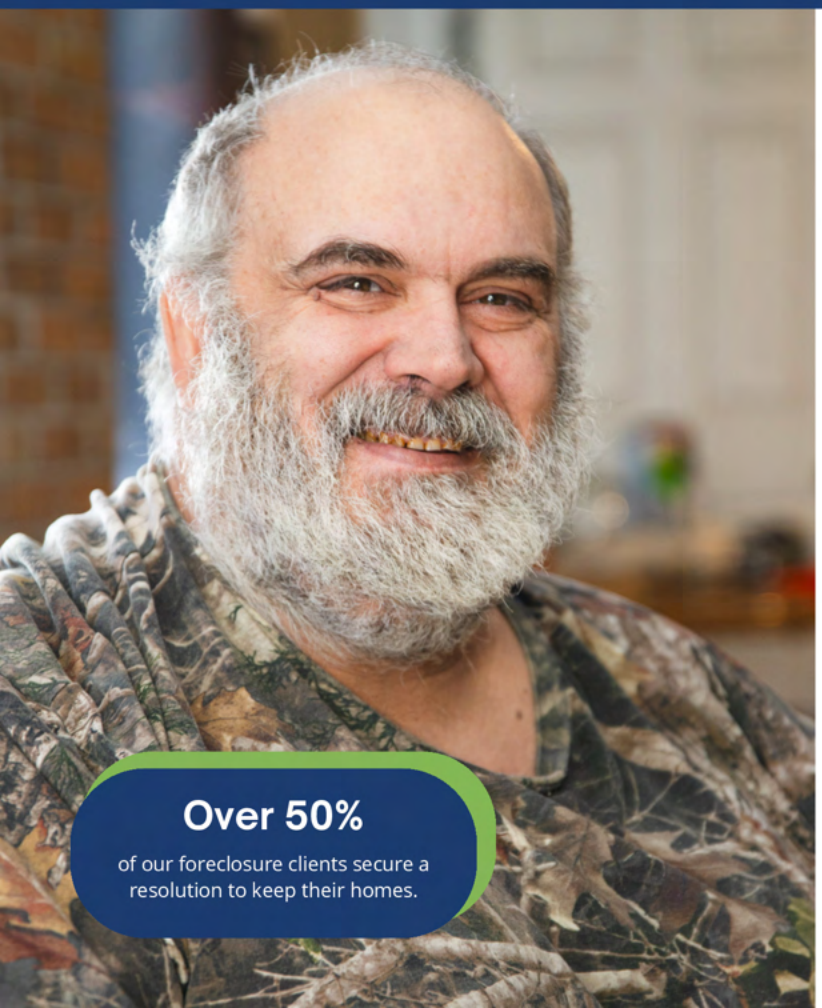
COUNSELING & EDUCATION

Guidance for Stronger Futures

CPAH provides counseling and classes to prepare residents to be successful homeowners or renters and work toward financial stability. This year alone, **more than 600 households** have attended CPAH's classes or received counseling from CPAH's HUD-certified counselors.

34 NEW HOMEOWNERS

Through our Down Payment Assistance program, we've provided over $345,000 in assistance since 2024, removing a barrier to homeownership.



FORECLOSURE PREVENTION

A Little Help Goes a Long Way

When an injury prevented him from working, James found his income limited to Social Security and he feared that he would fall behind on his mortgage. He reached out to the lender but was unable to come to a resolution, so he sold some of his belongings hoping he could at least make partial payments.

A friend recommended he call CPAH, and we were able to help James secure a loan modification from the bank, allowing him to make payments that he could afford and keep his home. "I was anxious and losing sleep, but thanks to CPAH, now I sleep very well!"

CLT is Expanding!

The land trust recently expanded to Wilmette, where we just finished our 15th home, and we are excited to be adding our first CLT homes in Northbrook next year!

COMMUNITY LAND TRUST

Homeowners At Last

For years, Maria and Jose dreamed of owning a home but weren't sure it would ever be possible. After struggling with rising rents and debt, they moved in with Maria's parents "just for a little while." That short stay stretched into eight years, as the family worked hard to save, pay off debt, and rebuild. Still, the housing market felt out of reach.

Maria learned about CPAH's Community Land Trust (CLT) program, which sells affordable homes to low- and moderate-income households while keeping the home permanently affordable. There are over 100 CPAH CLT homes in Highland Park, Evanston, Lake Forest, and Wilmette.

Maria and Jose applied for the program, worked with a lender, and eventually, purchased their Evanston home. Today, they are thrilled—feeling stable and building wealth by paying down their mortgage. "It feels like a dream," Maria says. Their kids have their own rooms, the family feels settled, and Maria adds, "This program truly changed our lives."

HOME REPAIR

Repairing Homes, Restoring Peace of Mind

When Melania lost her husband in 2020 her world turned upside down. Suddenly alone in the Waukegan home they had shared for decades, she faced a growing list of repairs that were overwhelming—both financially and physically. The home's electrical system was dangerously outdated and out of code, and drafty windows and a front door that no longer locked securely made it difficult to keep the house warm or safe. On a fixed income from Social Security and her pension after seventeen years as a housekeeper at the Navy base, she wasn't sure where or how to begin.

Her daughter, Josephina, heard about CPAH's Home Repair Program through a family friend and helped her get on the waitlist. After review, Melania was approved for a $50,000 forgivable loan. CPAH crews got to work on the kitchen and windows—her top priorities. They replaced cabinets, flooring, and fixtures, brought the electrical up to code, and even replaced broken exterior doors, making the home safe and secure again.

1,000+

Lake County homes lack complete plumbing or kitchen facilities.

Many families live in houses with outdated systems, failing roofs, or hazardous materials like lead paint. Without repairs, these issues can become serious health and safety risks. For low- to moderate-income homeowners, especially seniors on fixed incomes, the cost of upkeep is often out of reach—leaving them to live in unsafe or deteriorating conditions. CPAH's Home Repair program provides a critical safety net to help preserve these aging houses and help people remain in their homes.

LOOKING AHEAD WITH JOY

Repairing Homes, Restoring Peace of Mind

Melania, now 71, couldn't be happier. She loves that she can still be handy around the house, but no longer carries the constant worry of major repairs she can't afford. "It is life changing, especially from a financial perspective," she says. For the first time in years, she sleeps peacefully, knowing her home is safe. To celebrate, she'll soon host 25 family members for a housewarming party—a new beginning.

For Melania and her family, the repairs represent far more than new cabinets and doors—they mean stability, dignity, and peace of mind. What once felt like an overwhelming burden has become an opportunity to enjoy her home for many more years. Surrounded by her daughters, grandchildren, and lifelong friends, Melania now looks ahead with confidence. "I feel safe here again," she says, smiling. "This house is my home, and thanks to CPAH, I know I can stay."

EVE B. LEE PLACE

It's Almost Here

On a bright morning last November, CPAH broke ground at 500 Peterson Road in Libertyville, marking the start of an exciting new chapter. Years of planning came to life as construction began on Eve B. Lee Place—a 34-unit, energy-efficient development designed for adults 55 and older.

Since then, the structure has steadily risen, and in May we began accepting pre-applications for future residents. Leasing is on track to begin in early 2026.

This development is especially timely, as by 2027, Lake County is projected to face a shortage of more than 11,000 rental units for households aged 65 and older. Eve B. Lee Place is an important step toward addressing this gap and ensuring that older residents have access to affordable housing options.

Beyond providing homes, Eve B. Lee Place will also serve as our central offices, where we'll help over 1,000 households per year. This regional affordable housing hub will expand CPAH's reach and impact throughout the northern suburbs.

FINANCIALS

CPAH and Subsidiaries Consolidated Financial Statements for the Year Ended December 31, 2024

ASSETS

CURRENT ASSETS	
Cash and cash equivalents	$ 1,986,656
Restricted cash	967,106
Accounts receivable	79,292
Grants receivable	2,091,899
Loans receivable	38,918
Prepaid expenses	134,884
Due from affiliates	315,109
Construction in progress	2,410,874
Properties for sale	-
	8,024,738
FIXED ASSETS	
Property and equipment	20,464,860
Less: Accumulated depreciation	(6,028,227)
	14,436,633
OTHER ASSETS	
Operating Lease Asset	335,523
Deposits	5,939
Certificate of deposit	1,268,590
Notes receivable	5,209,499
Investment in affiliate	979,169
Investment in subsidiaries	3,211,197
	11,009,917
TOTAL ASSETS	$33,471,288

LIABILITIES AND NET ASSETS/MEMBERS' EQUITY

CURRENT LIABILITIES	
Bank loan payable	$ 504,000
Accounts payable	246,287
Accrued expenses	595,414
Prepaid Rent	32,540
Deferred revenue	1,078,465
Due to affiliates	37,444
Tenant security deposits	150,911
Current portion of operating lease liability	89,085
Current portion of long-term debt	421,069
	3,155,215
OTHER LIABILITIES	
Owner Occupied Rehabilitation funds payable	352,614
Down Payment Assistance funds payable	3,269
Forgivable note	4,924,000
Operating lease liability, net of current portion	295,168
Long-term debt, net of current portion	3,867,871
	9,442,922
NET ASSETS/MEMBERS' EQUITY	
Without donor restrictions	
Controlling interests	20,712,401
Non-controlling interests	84,720
	20,797,121
With donor restrictions	76,030
	20,873,151
TOTAL LIABILITIES AND NET ASSETS/MEMBERS' EQUITY	$33,471,288

REVENUES AND SUPPORT	
Contract revenues:	
Development income	$ 546,805
Gross proceeds from the sale of homes	1,408,100
Management fees	-
Rental revenue, net	1,683,507
	3,638,412
Non-contract revenues:	
Individual and corporate contributions	886,796
Loss on investment in subsidiaries	(9,909)
Gain on sale of property held for investment	-
Grants	5,690,083
In-kind contributions	134,236
Investment income	123,961
Miscellaneous income	445,994
	7,271,161
	10,909,573
EXPENSES	
Program services	9,514,998
Management and general	470,004
Fundraising	100,750
	10,085,752
CHANGE IN NET ASSETS/MEMBERS' EQUITY	823,821
NET ASSETS/MEMBERS' EQUITY, BEGINNING OF YEAR	20,049,330
NET ASSETS/MEMBERS' EQUITY, END OF YEAR	$ 20,873,151

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City of Evanston
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IL Department of Commerce and Economic Opportunity
Illinois Housing Development Authority
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Schreiber Philanthropy
U.S. Dept. of Housing and Urban Dev.
Village of Wilmette

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