



OF DUPAGE

Community Housing Association
housing with a heart

2010 annual report



our mission

Community Housing Association of DuPage's mission is to provide and advocate for quality affordable housing for low and moderate income individuals and families.

our vision

Community Housing Association of DuPage will grow responsibly to be a regional organization providing quality affordable housing units through development partnerships, public advocacy, and human support services.

Dear Friends,

As the new year begins, I am reminded that so many people celebrate the passing of the previous year with joy, because it did not contain the successes that they had hoped for when it began. Consequently, many gladly say goodbye to the old year and fill their hearts with hope that the new year will be better.

As the Executive Director of the Community Housing Association of DuPage (CHAD), I can honestly report that I did not say good riddance to the passing of 2010 because it was a good year. In fact, I am encouraged by the successes of 2010 and the sense of accomplishment that it has given me. Just as important, I am filled with the expectation that CHAD will experience even more success in 2011, than in 2010. However, let me clarify that I do not measure our success by the amount of funds that we raised (we can always use more), but rather by the manner and amount that we were able to carry out our mission of serving the housing needs of both low and moderate income individuals and families.

During fiscal year 2010, CHAD's accomplishments were numerous. The organization continued to save residents a combined total of more than \$700,000 by either tapping into funds from our own rental assistance programs, or by charging below market rents for safe, decent and affordable apartments and houses. Compared to the previous year, we even increased our rental assistance to those in need by approximately 9% during a time when so many people struggled to keep their heads above the turbulent economic waters. While many organizations were cutting back their services, CHAD added a new veterans housing program to help vets afford a place to call home, and we saw an increase in subsidies to CHAD residents in crisis. Without CHAD's additional support, it is safe to say that many of these residents would have had to vacate their homes. Additionally, CHAD saw a 4% increase in the rental units that we own, as we added sixteen new homes and apartments to our affordable housing stock.

Our successes were not just limited to housing alone. In 2010 CHAD turned its attention to the manner in which it was doing business and improved its management structure, initiated a new website, increased its outreach to other non-profits in the community, devised a strategic plan for the organization, improved board participation, collected coats and toys for a very successful holiday program for residents and used the media to educate the community to the work that CHAD was doing and the need for more affordable housing units, support and funding. We sought to clarify that many of those who we serve are neighbors, friends and families who already live and work in our own communities. These families are not looking for a hand out but for an opportunity to help themselves and their families.

In 2011 we will build upon our successes of 2010. We will continue to advocate on behalf of those whose voices are often ignored and to make it more affordable for our neighbors to remain in their communities so that they do not have to choose between using funds to pay rent or buy food. We will educate others about the value of families and children obtaining a stable home and tap into the resources available for funding of housing and support programs. We will continue to improve the quality of residences that we already own, and to provide the needed resources and staff to the organization so that we may better perform the job required to meet our important mission.

I am excited about 2011 and thank those of you who supported our mission, and invite you to partner with us again, or for the first time to carry out this worthy mission to provide affordable shelter to all who need it. It is simply unconscionable that in these modern times we are still seeing so many who are homeless, or who are becoming homeless, as so many children and adults continue to sleep in cars or unheated porches or basements. We have done much, but so much more needs to be done! Join us.

Sincerely,



Paul Chedda
Executive Director

letter
from our
executive director

affordable housing solutions



In 1983 Community Housing Association of DuPage (CHAD) was established as a 501 (c)3 corporation in response to a serious need for affordable housing for low- to moderate-income residents of DuPage County. CHAD is one of the few nonprofits providing rental housing in the DuPage area. The organization provides housing for more than 1,100 people each year and owns 386 housing units of all sizes, including single family houses, apartments and townhomes. Half of our residents are children and more than 50% of CHAD households are headed by single mothers. CHAD purchases, builds, rents and manages quality housing that is priced below market rate and saves our residents more than \$700,000 annually.

CHAD provides housing options in 31 communities throughout DuPage County and in the communities of Aurora, Hillside and South Elgin. CHAD seeks innovative strategies to create more housing that is truly affordable, maintains high quality standards, and meets low and moderate-income families' needs. CHAD accepts Housing Choice Vouchers (Section 8), and provides lower than market rents and rental assistance to those who do not qualify for public housing assistance. CHAD strives to develop community partnerships to provide housing for DuPage residents in greatest need including transitional housing for homeless families and housing for people with mental illness. In addition, CHAD provides home ownership opportunities through the Just Homes Program.



“even though I can’t afford
CHAD has given me

Jennifer is a single mom of four girls between the ages of 7 and 17. She has struggled over the years as a single mom and **was even homeless for a time with her kids**. Prior to coming to CHAD, she rented a house which was not well maintained. The family was living with a leaky roof and mold in the basement. **Her youngest daughter had numerous health concerns** while living in the house, including asthma and chronic ear infections which Jennifer believes were made worse by the bad living conditions. Jennifer was fired from her job because she often missed work to take care of daughter. In 2006 DuPage County found that the house did not meet inspection criteria and that she would have to find a new place to live.

Jennifer had a hard time finding an affordable rental home big enough for her family until a friend recommended CHAD. **Jennifer now rents a four bedroom home that is safe** and offers enough space for her and her four growing daughters. It has a large yard for the kids to play. She loves the community which **she feels is safe for her children** and is within walking distance to their schools. **Her daughter's health issues have all but disappeared** now that she lives in a well cared for home which has resulted in Jennifer not missing as much work, her daughter not missing school and which presents less stress for the entire family. In addition to working in the registration department at a local hospital, Jennifer recently received a Bachelor's Degree in Criminal Justice. She now hopes to pursue her Master's Degree and to **continue providing a safe and happy home for her family**.

to buy a house,
and my family our dream home.
—Jennifer S.

2010 accomplishments

Provided Rental Assistance and Subsidies

- Saved our residents more than \$700,000 by charging lower than market rents
- Provided \$88,801 in rental assistance subsidies for 34 households through our Rental Support Program (formerly called Sliding Scale Programs), a 9% increase from last year
- Provided 13 CHAD residents facing financial crisis with \$12,000 from the Bob Wahlgren Homelessness Prevention Fund
- Provided housing for 43 families with serious credit issues through our Credit Support Program
- Initiated a “rent special” for new applicants in September which included coupons for \$200 off the rent of specific one and two bedroom apartments for six months
- Implemented a new Veterans Program for single disabled veterans. CHAD converted several two-bedroom apartments into single-room units which share a common area. Veterans pay 30% of their income for rent, which is about \$300. A generous donor supported this program and helps subsidize the remaining cost of the rent.

Increased Affordable Housing Options

- Increased the number of rental units from 371 to 386, a 4% increase from last year
- Secured two Neighborhood Stabilization Program grants to purchase and remodel 7 foreclosed properties in the communities of Aurora and South Elgin to rent to low and moderate-income families

Improved Organizational Infrastructure

- Welcomed new Executive Director, Paul Chedda, who has a unique combination of legal, business, housing, social service and non-profit experience
- Implemented a new fundraising and communications program to increase revenue and secure CHAD’s financial future
- Launched a new website at www.chadhousing.org which better represents CHAD, allows donors to give online and provides better communication to residents, prospective residents and the community at large
- Introduced CHAD to many community service groups with more presentations and outreach scheduled in upcoming months to help increase awareness about the impact CHAD makes in the community

Results from Resident Survey

In March 2010 a survey was mailed to all CHAD residents, which allowed them to evaluate CHAD and the impact of CHAD programs. The following is a sample of statistics compiled based on the survey:

- 84% state they are less stressed about housing now, than they were in their previous rental home.
- 82% state their current CHAD home provides adequate space for their family.
- 94% state that their CHAD home is well maintained.
- 91% state that CHAD is responsive to their needs.
- 88% of residents state their children are doing well in school.
- 79% of CHAD residents state that the quality of their CHAD rental is better than their previous home/rental.
- 78% state that in their CHAD home, they are better able to stretch their income for rent, food, and healthcare than their previous rental.
- 75% feel safer in their current neighborhood than they did in their previous housing environment.
- 52% of CHAD residents are still afraid of becoming homeless because of insufficient income.

This indicates how crucial affordable housing is for families in DuPage, especially in a struggling economy.

“CHAD opened a door that we didn’t think we could walk through.”

—Lyriss H. (former CHAD renter who recently purchased her first home)



housing with a heart



CHAD is more than just a property owner. CHAD believes in its tagline “Housing with a Heart.” CHAD staff spends countless hours with residents and potential residents to provide comprehensive support and referrals to address the wide variety of needs applicants and residents may have. Below is just a sample of ways CHAD staff impacts the lives of families in need each day:

- Links residents to community resources for food, financial assistance, counseling, etc.
- Provides basic financial information about budgeting and banking
- Coordinates holiday gift drive to provide gifts for children
- Works with the Assistance League of Chicagoland West to provide kitchen supplies for new residents
- Reviews credit history with applicants and gives suggestions on how to get started resolving of credit issues
- Builds relationships with residents and become a caring friend in times of joy and sorrow
- Translates documents for residents who speak other languages
- Assists families with filling out legal forms for support, such as public aid, child support, etc.
- Provides families with information on how to get their children registered for school
- Educates residents on preventative home maintenance and home safety
- Makes suggestions on ways to lower the cost of utilities
- Helps residents at times of crisis by linking to financial resources, setting up rental payment plans and even simply lending a sympathetic ear and a hug

“CHAD made me realize
for a better place
I didn't think it was

CHAD Residents

The average household income of CHAD residents is \$23,000 per year. Nearly all of our residents are below 40% of Area Median Income. They are employed in jobs such as nursing assistants, entry level office positions, retail stockers, food service/restaurant workers, manufacturing workers, call center staff, and nursing home employees.

Last year we served 1,174 individuals, including 520 adults and 486 children.

Household Description of Residents

50% are single mothers with children
16% are two-parent households with children
22% are single
8% are seniors
3% are couples without children
1% are single fathers with children

Race/Ethnicity of Residents

53% African American
23% Caucasian
14% Hispanic
4% Asian
4% Middle Eastern
2% Mixed Racial

Income Sources for Residents

53% are employed
25% receive Social Security or Disability benefits
18% receive child support or unemployment
4% receive other benefits.

that I can strive
with more space for my kids.
possible before.”

—Romunda W.



Low Cost Housing Rentals

All of CHAD's rental rates are below Fair Market Rent, as determined by the U.S. Department of Housing and Urban Development (HUD.) CHAD saves our residents over \$700,000 a year with these reduced rents.

Rental Support Program (Sliding Scale Rental Program)

Approximately 10% of CHAD homes are rented in our Rental Support Program and rent is determined through a sliding scale based on income. Applicants must be from very low-income households. This Rental Support Program is the only source for the public to gain access to long-term housing rental assistance/subsidy. These residents are working people who do not meet the requirements for government and other programs, but still need help. Households are required to pay only 30% to 40% of their income for rent each month; CHAD subsidizes the remaining portion of the rent.

Bob Wahlgren Homelessness Prevention Program

The Bob Wahlgren Homelessness Prevention Program provides one-time rental assistance grants to CHAD residents in emergency situations who would otherwise be evicted because they are unable to pay rent. CHAD provides up to three months' rent to residents who are facing job loss, medical illness, major car repairs, or a death in the immediate family. This fund is crucial to keep CHAD families in their homes and off the streets.

Credit Support Program

CHAD's Credit Support Program allows rental applicants with poor credit to become qualified to rent from CHAD. These applicants are required to participate in a credit and budgeting counseling program to help them learn how to manage their finances and improve their credit.



“having a stable place to
it gives you a place
problems you might

Housing Choice Voucher Rentals

Approximately 30% of CHAD's residents receive government assistance for housing, through Housing Choice Vouchers (formerly called Section 8) and the Illinois Housing Support Program (RHSP). These programs provide rental assistance/subsidies to low income residents and are administered by the DuPage Housing Authority.

Housing vouchers are extremely difficult to obtain in DuPage County at this time. They simply are not available for many families in need. In addition, many landlords will not accept this voucher. The effect is that, given the great unmet need for affordable housing in DuPage County, and the relatively few households who have a Section 8 voucher, most low-income households must rely on the private market for housing.

Agency Partnership Program

CHAD has established partnerships with several agencies committed to improving the lives of families in need. Agency partners include Bridge Communities, Catholic Charities and PADS. In addition, CHAD also works with the DuPage County Health Department to provide affordable housing for mental health clients' residential programming. CHAD rents approximately 15% of its housing units through its partners.

Just Homes

The Just Homes Program creates homeownership opportunities for families. CHAD purchases a home and then sells it to a first-time home buyer for 60% of fair market value; CHAD holds the remaining 40%. When the buyer chooses to sell, CHAD repurchases the home at current appraised market value, and makes the property available to another qualifying family. There are 29 families who currently own a home through this program.

Solo Units/Veterans Assistance Program

CHAD provides single bedroom rentals with shared kitchen and bath facilities, in two bedroom apartments. This is a very affordable option for single men and women who are on an very tight budget (both people in each apartment must be the same gender.) The usual Solo rental unit rents at \$450 a month. Thanks to an anonymous donor, CHAD offers solo units at a discounted rate for veterans.

live is so grounding.
to sort out all the other
have in your life' -Carol E.

financial statement

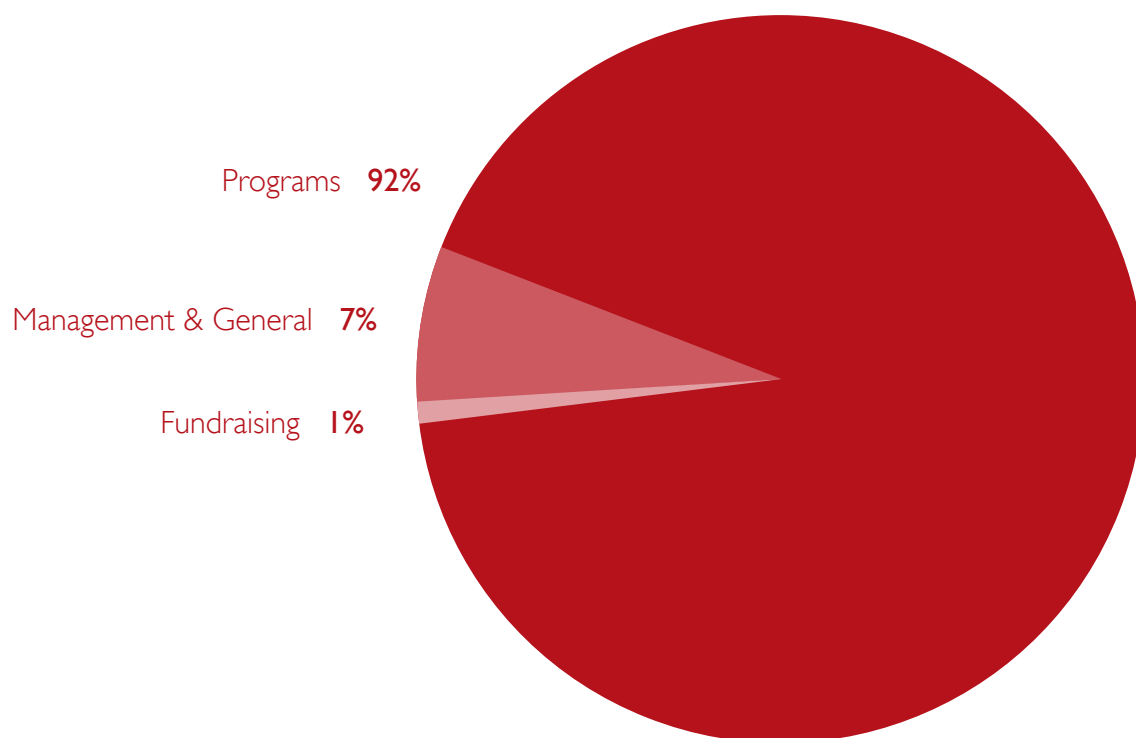
Revenues (unrestricted)

Housing assistance payments	867,839
Rent income	3,436,314
Discount provided to residents	(743,603)
Late fees and laundry room income	52,978
Interest income	4,701
Donations	241,244
Miscellaneous income	344,815
Net assets released from restrictions	(31,774)
Total revenues	4,172,514

Functional Expenses

Program services	4,114,004
Management and general	300,867
Fundraising	68,410
Total functional expenses	4,483,281

Change in net assets (310,767)



donors

Gifts made from
October 1, 2009-
September 30, 2010

100 Women Who Care - Naperville
A. Hamernik & Associates, Inc.*
Advantage National Bank
Amicus Foundation
Anonymous
Bank Of America
Bob and Jan Barger*
Gary and Marge Bartlett*
Jan Baurle
Bethel United Church Of Christ
Chuck Carlsen
Dan and Bea Catarello*
Paul Chedda
Cora Chin*
Ray and Melissa Cliff
Community Memorial Foundation
Juan and Songa Corbin
Connie Cowan
Phil and Mary Cronan*
Matt and Jennifer Darnall*
Deb Deeter
Tim and Jill Dineen*
Gail Dragon*
DuPage African Methodist Episcopal Church*
DuPage Community Foundation*
Ron and Mary Ellen Durbin*
Hub and Joan Erickson*
Peter and Cyrese Erickson*
Chris and Kimberly Esposito
ForRent.com
Joe and Carol Gavin*
Janet Gaza*
Cecille Gerber*
Glen Ellyn Infant Welfare
Joe and Marge Hall*
Harris Bank
Rhonda Hartman*
Gail Henjum
Bud and Sally Hines*
Joyce Hothan
John and Vicky Joseph*
Tom and Jan Kay*
Kevin and Jenny Kopp
Mike and Kathy Kregor*
Dhiren Lagowala*
Leaders Bank
Sue Lepore
Penny Linneweh & Glenn Scott*
Lisle Savings Bank
Mary and Tim Loch
Love Christian Clearinghouse*
Anton and Bernadette Malovany*

MB Charitable Foundation
Jerry and Becky McBride
Matt and Geri McCormick*
Mulcahy, Pauritsch, Salvador & Co., Ltd.
Mulherin, Rehfeldt & Varchetto, P.C.
Dinh Nguyen*
Dick and Marcia Olmsted*
Oxford Bank & Trust
Bill and Connie Pecover
Roy and Marie Peregrine*
Edna Perelez
Gary and Jean Piwowarczyk
Elliot Politser*
Tom and Barbara Richardson
Ruth Riha
Marilynn Ringquist*
Al and Ginny Rojas
Neil and Pat Rose*
Barbara Rothman*
Dick and Diane Routson*
Jose and Maria Sanchez
Yesenia Sanchez
Adam and Melissa Schmitz*
John and Martha Schoenfeld*
Eric and Dawn Schubert*
Selden Fox, Ltd.
Senior Home Sharing*
Sandra Sikora
Dave and Susan Smith and Family*
Rev. Henry Soles
Steamin' Mad, Inc.*
TCF Foundation
The Private Bank
Robert and Barb Trczinski
Ric Raices and Chrissy Trilling-Raices*
Trinity Lutheran Dorcas Guild
Ti Tus*
Tweedie & Associates
Don and Joyce Ursin
Tarakanath Veeraghanta
Bill and Cara Wahlgren
Bob and Kay Wahlgren*
Edwin Wedeman
West Suburban Bank
Ray and Kathy WWhalen
Dorothy Williams

**Denotes donors who generously supported the Bob Wahlgren Homelessness Prevention Fund in honor of Bob Wahlgren's retirement and many accomplishments in his years at CHAD.*

staff list

BOARD OF DIRECTORS AND STAFF As of September 30, 2010

Executive Committee

Susan Lepore, Interim President

Vice President, MB Financial

Chris Esposito, Treasurer

President, Bridgeview Bank

Jan Kay, Secretary

Social Policy Issue Specialist,
League of Women Voters

Kathy Kregor,

Governance Committee Chair

DuPage Housing Action
Coalition

Vicky Joseph, Fundraising

Committee Chair

President, Families Helping
Families

Members

Janet Baurle

Managing Partner, Director of
Operations, CSC, Inc.

Lynette Briggs

Counselor, DuPage
Homeownership Center

Paul Chedda

Executive Director, Community
Housing Association of Dupage

Linda Dlugi

CHAD Resident Community
Representative

Dorothy Parks

CHAD Resident
Community Representative

Phil Passon,

President, Kingsland Development

Roy Peregrine, Esquire

Partner, Peregrine Strime Attorneys

Mia Rickmon

CHAD Resident Representative

Iris Rivera

CHAD Resident Representative

Rev. Henry Soles

Associate Pastor, DuPage
A.M.E. Church

Susan Smith

Senior VP, General Counsel and
Corp. Secretary, Hyatt Hotels

Don Ursin

President, Coldwell Banker
(Retired)

David Ware

CEO, Soil Organic Solutions

Ray Whalen

President, R. Whalen & Associates

STAFF MEMBERS

Paul Chedda

Executive Director

Carol King

Accounting Assistant

Mary Loch

Controller

Edna Perelez

Property Manager

Maria Sanchez

Housing Director

Yesenia Sanchez

Property Manager

Melissa Schmitz

Director of Donor Relations

Chrissy Trilling-Raices

Director of Communication
& Grants

Vladimir Shuliga

Maintenance Manager

Paul Drofyak

Maintenance Technician

Andrey Oliyarnyk

Maintenance Technician

Slavik Shuliga

Maintenance Technician

Piter Stasyuk

Maintenance Technician

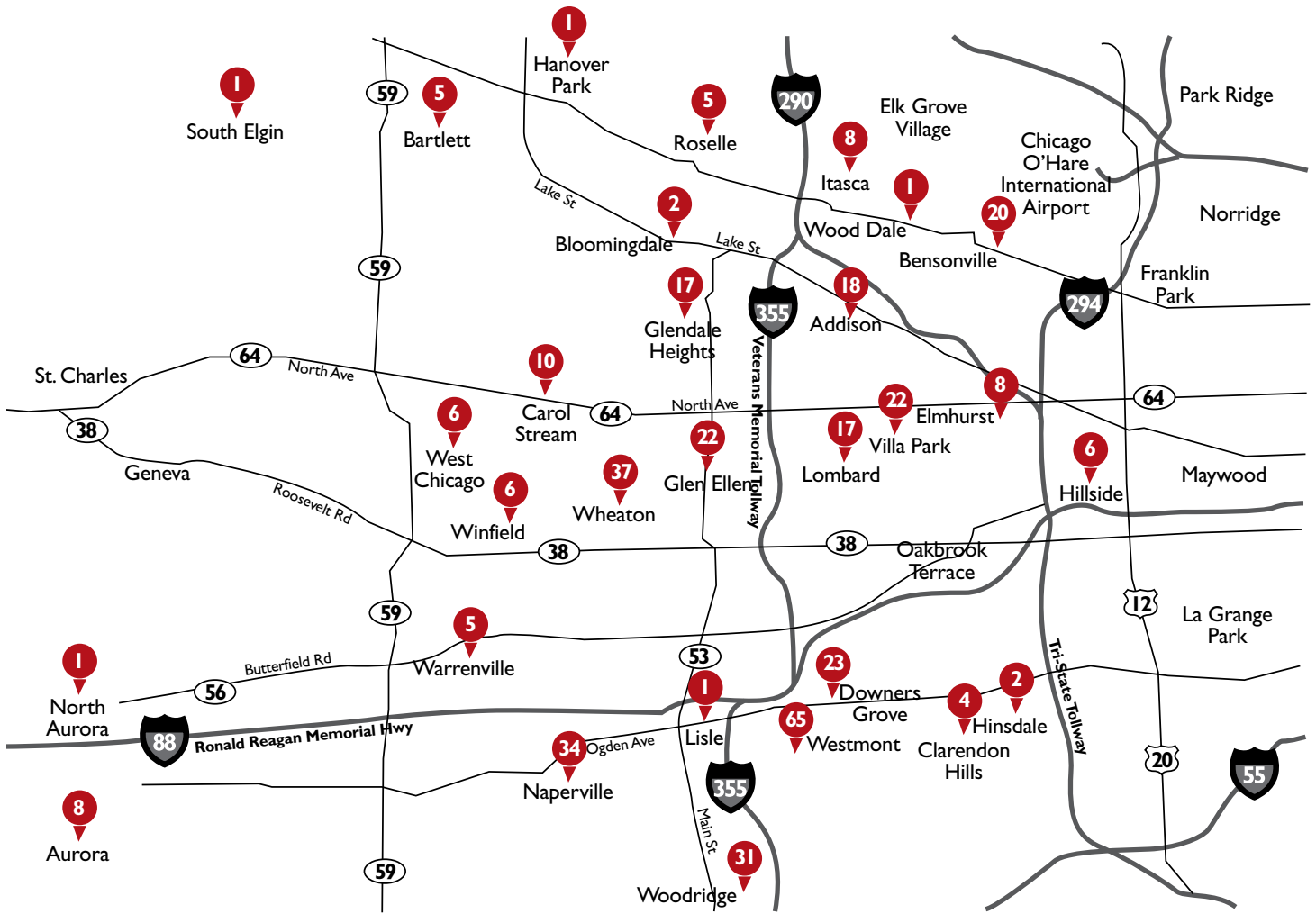
Stephan Tuz

Maintenance Technician

Vasyl Tuz

Maintenance Technician

location map



The map above shows
the number of CHAD units
located in each designated community



O F D U P A G E

Community Housing Association

housing with a heart

2011 CHAD Board of Directors

Executive Committee

David Ware, President
Local Business Owner

Jan Kay, Vice President

Social Policy Issue Specialist, League of Women Voters

Chris Esposito, Treasurer

President, Bridgeview Bank

Ray Whalen, Secretary

President, R. Whalen & Associates

Kathy Kregor, Chair of Governance

DuPage Housing Action Coalition

Members

Janet Baurle

Managing Partner, Dir. of Operations, CSC, Inc.

Lynette Briggs

Counselor, DuPage Homeownership Center

Paul Chedda, CHAD Executive Director

Linda Dlugi

CHAD Resident Representative

Susan Lepore

Vice President, MB Financial

Mia Rickmon

CHAD Resident Representative

Iris Rivera

CHAD Resident Representative

Susan Smith

Senior VP, General Counsel and Corp. Secretary, Hyatt Hotels

Rev. Henry Soles

Assoc. Pastor, DuPage American Methodist Episcopal Church

36 West St. Charles Road

Villa Park, Illinois 60181

Phone: 630.993.9530

Fax: 630.993.9534

www.chadhousing.org