



**CHAD**  
COMMUNITY HOUSING  
ADVOCACY & DEVELOPMENT

# 2011 Annual Report



"Aurora Single Family Home"



housing with a heart♥

# Executive Letter

Dear Friends,

I look back at the past fiscal year at CHAD and am amazed at how much the organization has done to carry out its mission. Last year, we said goodbye to our previous name, Community Housing Association of DuPage, a name we held for over 28 years. We changed our name to Community Housing Advocacy and Development to better represent who we are and what we do. No longer do we just focus on the housing crisis in DuPage County alone because the crisis has reached far beyond that county's boundaries. No longer are we just a developer of housing, because we realize that bricks and mortar are just the beginning in solving the need for basic shelter for so many. No longer do we ignore the fact that for years we have advocated on behalf of those whose voices could not be heard. We have jumped wholeheartedly into the advocacy arena.

CHAD has and is continuing to proudly share its accomplishments with those who do not know of our outstanding record of service. We raise our voices and share the fact that we are the largest affordable housing provider in the area with almost 400 homes in 32 communities in DuPage, Kane and Cook counties, and the City of Aurora. We want it to be known that the face of the poor has changed when it comes to housing, because we have learned and seen first-hand that CHAD is called upon to serve the housing needs of the young person who just completed college and cannot find a job that will pay for the cost of a decent dwelling. We share the knowledge that the poor also includes the senior who has retired, but their retirement income is either non-existent or too low for them to remain in the home that they owned and lived in for years. Additionally, the face of the poor is the veteran we often help who went overseas to defend our homeland but has returned to find that they cannot afford a home of their own. Finally, the poor is the family whose head of household has lost their job and the six figure salary that came from that job, and who now has lost their home in a foreclosure. They now join the single parent, the disabled, the distressed families and the homeless that CHAD had as a resident in the past and still continue to see and assist regularly.

Our awareness campaign last year allowed us to share the above, as well as unknown statistics with the community, and reported that CHAD provide a place to call home to almost 1,200 residents (50% of which are children), and that we dig deep into our pockets and subsidize our cause by reducing rents and waiving fees to the tune of almost \$1,000,000 each year. While we may have provided housing to only 1,200, we also talked and counseled many who asked for our help, and we referred thousands to other non-profits for non-housing assistance. CHAD made it known that we consider it a priority to rehabilitate our homes so that all are able to live in decent and safe housing, we got involved in obtaining, renovating and renting 14 homes under the Neighborhood Stabilization Program, and we started new construction on six apartments in Glen Ellyn.

I invite you to read through this annual report and see who CHAD is, what we do, and why we do it. We focused on the "why" last year, because we realized that many were not aware of the housing needs of our neighbors, and the muffled outcry of the impoverished. It was clear to us that unless you know of the need, you may not have any reason to respond to that need.

Our mission compels us to open our eyes and recognize the hands that reach out to us for help, but make no mistake, we are overwhelmed by how many hands there are, searching not for a "hand out" but a "hand up" so that they may be able to stand tall and provide for themselves and their families. Last year we accomplished much, but much more can be done. Join us!

Sincerely,



Paul Chedda  
Executive Director



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The Parkers – a hardworking family who had owned their four-bedroom home in Bellwood for 13 years. But while the family enjoyed steady employment through Greg’s job with the United Parcel Service, an adjustable-rate mortgage stretched their budget thin. They tried everything they could do to save their home, but became one of those foreclosure statistics last year.



# CHAD's Mission and Vision



## OUR MISSION

COMMUNITY HOUSING ADVOCACY AND DEVELOPMENT'S MISSION IS TO PROVIDE AND ADVOCATE FOR QUALITY AFFORDABLE HOUSING FOR LOW AND MODERATE INCOME INDIVIDUALS AND FAMILIES.

## OUR VISION

COMMUNITY HOUSING ADVOCACY AND DEVELOPMENT WILL GROW RESPONSIBLY TO BE A REGIONAL ORGANIZATION PROVIDING QUALITY AFFORDABLE HOUSING UNITS THROUGH DEVELOPMENT PARTNERSHIPS, PUBLIC ADVOCACY AND HUMAN SUPPORT SERVICES.

# CHAD Accomplishments

Oct 2010

Re-launched the CHAD website to provide more functionality for resident rent payment, donations and special event promotion

Nov 2010

Re-engaged staff to agency mission by holding annual retreat

Jan 2011

January 1, 2011: Installed new software called Property Boss to more effectively manage properties and resident needs

March 2011

March 2011: As an advocate of National Affordable Housing Month, held CHAD's first annual No Place Like Home contest with local elementary and middle school students

May 2011

Held a wine tasting to make connections in CHAD communities and support residents

June 2011

Conducted a CHAD staff retreat to better equip the team in working with resident needs

Held the ground breaking for Brandon Court at Roosevelt Road and Evergreen Avenue in Glen Ellyn – a six-unit project which has achieved community, housing, advocacy and development and is at the core of CHAD's mission. Funders included the Illinois Housing Development Authority (IHDA) and the DuPage Community Development Commission. The village of Glen Ellyn and the DuPage County Health Department assisted as partners. Two of the six units at Brandon Court are handicap accessible.

Aug 2011

Increased and trained CHAD staff to better serve residents

CHAD rebranded itself from Community Housing Association of DuPage to Community Housing Advocacy & Development to better serve a wider range of community needs throughout the western suburbs.

Completed CHAD's first awareness campaign by meeting with local stakeholders and educating them about the organization's mission

Oct 2011

October 2011: Through a federal grant administered through the City of Aurora and facilitated by CHAD, finished purchasing properties in foreclosure – and ultimately increasing CHAD's presence in Aurora, the state's second-largest city.



# Board of Directors

## *Officers*

**David Ware, President**  
CEO, Soil Organic Solutions

**Jan Kay, Vice President**  
Social Policy Issue Specialist, LWVIL

**Ray Whalen, Secretary**  
President, R. Whalen Builders

**Paul Chedda**  
CHAD Executive Director

**Chris Esposito, Treasurer**  
President, Bridgeview Bank

## *Members*

**Jan Baurle**  
Director of Operations, CSC, Inc

**Octavia Hughes**  
Program Specialist, Illinicare

**Susan Lepore**  
Vice President, MB Financial

**Tony Lowe**  
Technical Lead, Wellpoint, Inc.

**Tram Nguyen**  
Assistant Vice President, TCF National Bank

**Iris Rivera**  
CHAD Resident Representative

**Susan Smith**  
Attorney, Hyatt Corporation

**Melody Whitaker**  
CHAD Resident Representative

**Kathy Kregor**  
DuPage Housing Action Coalition



## *CHAD Staff*

**Paul Chedda, Esq.**  
Executive Director

**Carol King**  
Accounting Assistant

**Mary Loch**  
Controller

**Nancy Neal**  
Administrative Assistant

**Edna Perelez**  
Property Manager

**Tisha Pugh**  
Administrative Assistant

**Yesenia Sanchez**  
Property Manager

**Melissa Schmitz**  
Director of Communication and Grants

**Chrissy Trilling-Raices**  
Director of Communication and Grants

## *CHAD Property Management Inc.*

**Phil Cronin**  
Real Estate Broker, CPMI

**Maria Sanchez**  
General Manager

**Vladimir Shuliga**  
Maintenance Technician

**Slavik Shuliga**  
Maintenance Technician

**Paul Drofyak**  
Maintenance Technician

**Andrey Oliyarnyk**  
Maintenance Technician

**Peter Stasyuk**  
Maintenance Technician

**Stepan Tuz**  
Maintenance Technician

**Vasyl Tuz**  
Maintenance Technician

## *Volunteer Staff*

**Deb Deeter**  
**Phillystean Miller**



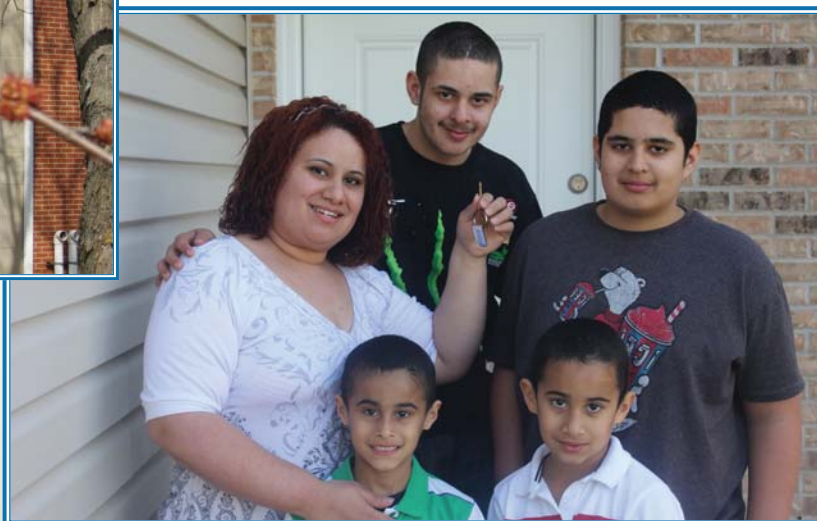


# When You Think of a Home...

For some of us, there are warm and peaceful images of a fireplace, family gatherings, a favorite reading nook, strength and stability. It could mean a neighborhood where we went to school, a community where we were known and a connection point for everyone we knew and loved.

CHAD families may have once known that type of home, but life happened and it vanished – at least for a while. “From the moment I walked through CHAD’s front door, it has been like there was a halo over my head,” says longtime resident Delise Moore. “Everything has opened up. It has been overwhelming and truly a blessing. It was so relaxing and gave me so much piece of mind to be in my own place again. The boys are so excited to have their own rooms.”

But CHAD is more than just an affordable housing organization. From the moment a prospective resident comes through our doors, staff looks for holistic solutions to whatever challenges the person or family is facing. That is why CHAD has established community partnerships with such organizations as Bridge Communities, DuPage PADS, Catholic Charities, and the DuPage Housing Authority, Home Ownership Center and County Health Department. This includes transitional housing for homeless families and housing for people with mental illness.





## Specific CHAD initiatives include the following:

- **Low Cost Housing Rentals**

All of CHAD's rents are below fair market rent, as determined by the U.S. Department of Housing and Urban Development or HUD. CHAD saves its residents nearly \$1 million each year by charging these reduced rents.

- **Rental Support**

Approximately 10 percent of CHAD homes qualify for this sliding scale program. This program is the only source for the public to gain access to long-term housing rental assistance. These residents are working people who do not fit government and other programs, but still need help, and are required to pay only 30 to 40 percent of their income for rent each month. CHAD subsidizes the remaining portion of the rent.

- **Homelessness Prevention**

The Homelessness Prevention initiative provides a one-time rental assistance grant to CHAD residents in emergency situations. Without help, the resident could 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.

- **Credit Support**

Poor credit is unfortunately a reality for many of CHAD's clients. With a declining income due to job loss, foreclosure or changing family situation, many need credit support. This program allows those with a poor credit score to qualify for a CHAD rental. 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.

- **Just Homes**

In 2004, CHAD started Just Homes as an innovative way to create affordable home ownership for families with incomes below 80 percent of the area median family income. Just Homes is an equity sharing program for first time home buyers. Just Homes currently has 29 homes in 13 communities. The program is not expanding at this time.

- **Solo Housing**

The Solo Housing Program rents furnished single rooms to very low-wage working adults and disabled veterans.

Thank you for considering CHAD as an important, local organization to support with your volunteerism and financial gifts. Everybody deserves a second chance to succeed, including those who may have lost that sense of home and all they deserve and love.



# Resident Stories

## Ms. Linda M. Dlugi

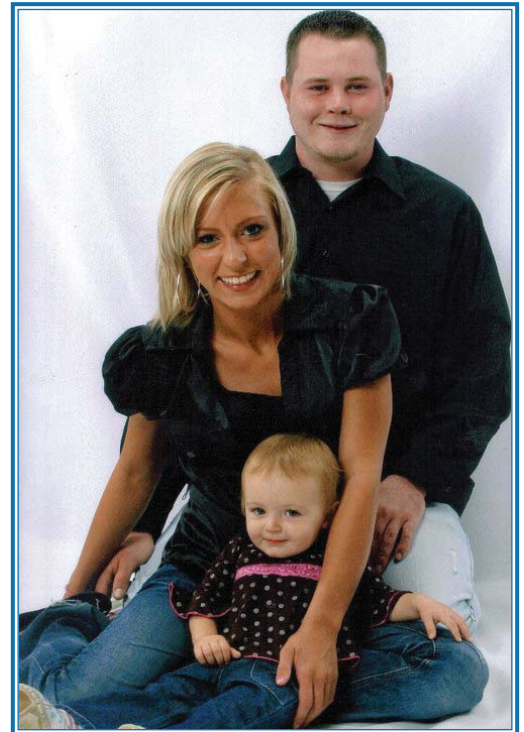
### *No Regrets*

A journey begins with a single step. The love of a Mother for her daughter knows no bounds. This is what brought me to CHAD. Leaving a bad situation behind and moving forward on a wing and a prayer and doors were opened. One says where one door closes, another opens. Bridge Communities opened that door. I will never forget the day we walked into the apartment complete with kitchen utensils, furniture and walls hung with verses of encouragement.

After that my relationship with CHAD was born. Another prayer answered. It's been 12 years since we moved in. My apartment is a vision of myself and my accomplishment of independence; My daughter, 9 years old when we began, now 21 years old and married with a daughter of her own.. Decisions I've made in life that I will never regret because I am reminded each and every day when I step back and watch her family and her relationship. I was and still am the role model for which CHAD was a vital part in helping me get the housing that was so desperately needed in order to build that loving family relationship. I couldn't have done it without your help. Now I can play with my grandbaby and look and move forward never to look back with regret.

Thank you and God bless you for all you do to provide affordable housing to those who so desperately need it.

Happy days ahead,  
Linda Dlugi, Rebecca and Hailey Morgan



## CHAD'S Star Veteran

CPO Nick Mendoza is in the 5th Battalion in the 11th marines of the 1st Marines division. Mendoza joined the Marine Corps in July of 2009 he stated "I see the world for what it is and I wanted to make a difference."

The Marines stood out over the rest giving me more discipline, honor and pride. Mendoza credits his mother, Veronica Cervonka, and the military for pushing him and continuing his college education when he finishes his term. Corporal Mendoza was well aware of the challenges he would be facing in the future when went through boot camp training for three months. He knew it was just a taste of what marine life would be. He graduated on October 16th, 2009. Soon after Mendoza began a series of training that lasted up to two years to better prepare for deployment in Afghanistan.

Before deploying in July of 2011 Mendoza was assigned to HIMARS which stands for High Mobility Artillery Rocket System. Conditions were harsh in Afghanistan with day temperature reaching up around 148°. Upon arrival Nick Mendoza was promoted from Lance Corporal to Corporal.

While stationed in Afghanistan Corporal Mendoza's team saved many soldier lives as well as civilian Afghanistan lives from Taliban.

Nick Mendoza and his family have been a part of the CHAD family for over twelve years. CHAD has been able to provide housing support, stability and a lifelong friendship to the family. CHAD would like to thank Corporal Mendoza for his service with the United States.



*Nick (Corporal Mendoza) defended our home overseas. CHAD provided a home for him & has family in Bartlett.*



# Resident Survey Results

## Housing

1. I am less afraid of becoming homeless than I was before coming to CHAD.
  - a. 85%
2. I am less stressed about housing now, than I was in my previous home/renal.
  - a. 77%
3. Living in my CHAD home allows me to live near where I work.
  - a. 84%
4. Living in a CHAD home has allowed my family to be healthier (can be mental health, physical health, etc.)
  - a. 89%
5. I was homeless at one time before I came to CHAD.
  - a. 34%

## Finances

1. In my CHAD home, I am better able to stretch my total household income for rent, food, clothes, and healthcare than my previous home/rental.
  - a. 77%
2. My family visits food pantries.
  - a. 74%

## Children

1. My child has not had to change schools since I began renting from CHAD.
  - a. 92%
2. CHAD helps me provide stability to my family.
  - a. 98%
3. My children are doing well in school.
  - a. 98%



## Other

1. If available, I would submit a work order request online.
  - a. 72%
2. If available, I would pay my rent online or have it automatically withdrawn from my checking, savings or credit card account.
  - a. 62%
- b. If available, I would transfer to another rental property within CHAD.
  - a. 83%
- c. If available I would volunteer for a CHAD community service project (gardening, painting, garage sale, etc.)
  - a. 83%



1. **CHAD appeared on local T.V. as a spotlight segment in Naperville and Glen Ellyn.**
2. **CHAD appeared in news print 11 times since the Fall '11.**
3. **CHAD worked with NBC 5 to collect coats for our 2010 Winter Coat Drive and was greeted by Meteorologist Andy Avalos.**

# Financial Statements

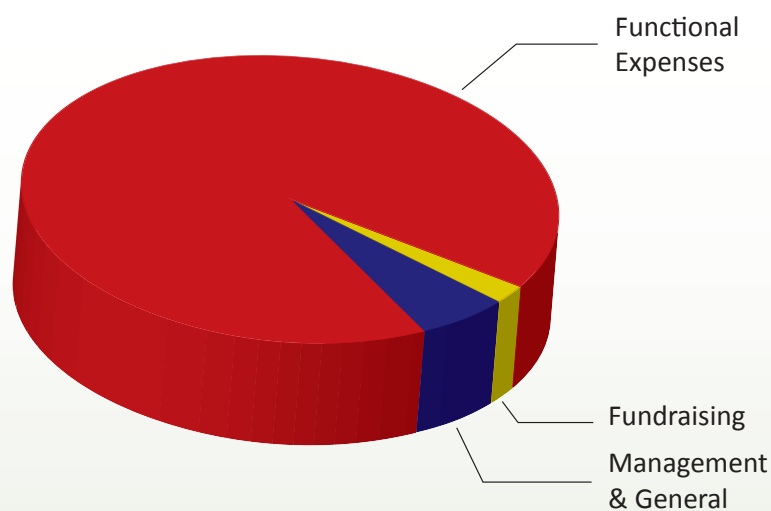
## Revenues (unrestricted):

Housing Assistance payments.....	\$865,815
Rent Income.....	\$3,557,171
Discount provided to tenants .....	(\$728,916)
Property management.....	\$252,281
Late fees and laundry room income .....	\$62,928
Interest income.....	\$1,681
Donations.....	\$150,295
Miscellaneous income .....	\$353,079
Net assets released from restrictions .....	\$196,439
<b>Total Revenues .....</b>	<b>\$4,710,773</b>

## Functional Expenses:

Program services	\$4,606,883
Management and general	\$312,690
Fundraising	\$83,342
<b>Total Functional Expenses</b>	<b>\$5,002,915</b>

**Change in net assets            \$292,142**



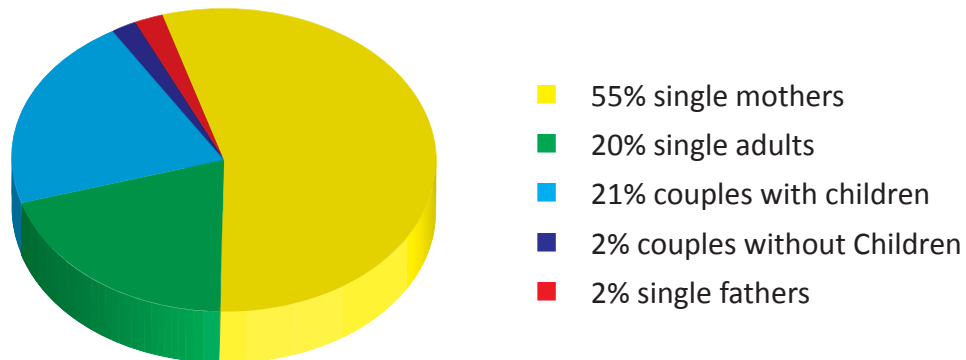
*"I have gone through a lot of changes and am still getting used to them. In some ways, I am still trying to downsize. But I see my future through the life of my son and am so thankful for CHAD and the opportunity to live here."—Deanna Albelo*



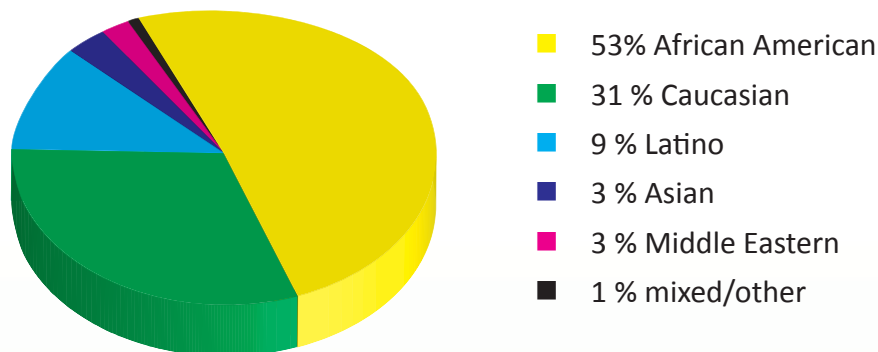
## Demographics

The average Household Income of CHAD residents have fallen below \$23,000 per year. Residents who are employed tend to be categorized in the following occupations: manufacturing workers, food service industry, entry level office positions, and retail. In 2011, nearly 1,000 people were seen and approximately half were children.

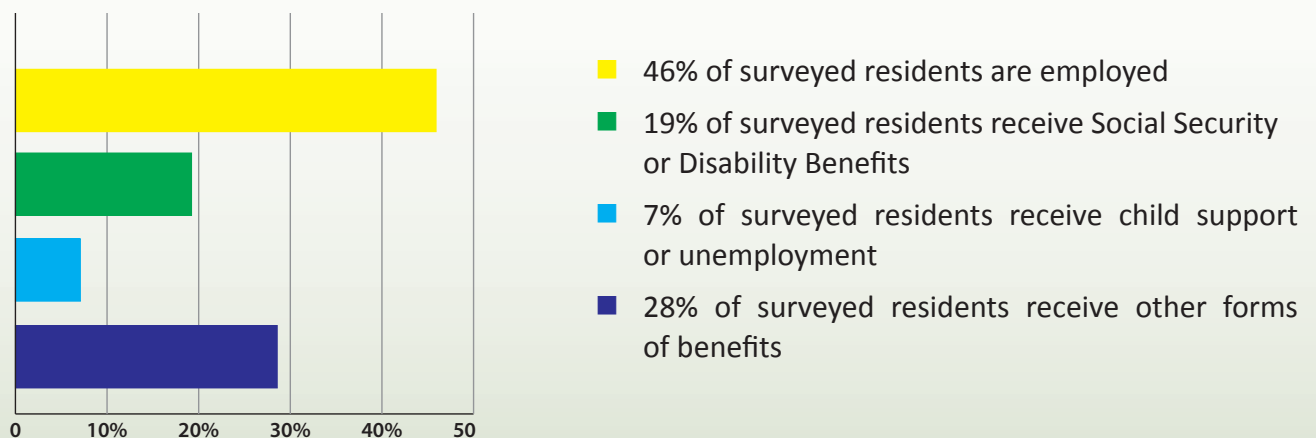
## Household Description



## Race/Ethnicity:



## Income sources:



# Individuals Helping CHAD Families

Steve Anbalt  
Steve Arhontas  
Jack and Pat Armbruster  
Bob & Georgiann Baldino  
Georgiann Baldino  
Bob & Jan Barger  
Gary & Marge Bartlett  
Jan Baurle  
Jennifer Benford  
Chana Bernstein  
Ross Bentsen  
David & Susan Blasi  
Lori Bloomfield  
David & Lynette Briggs  
Paula Brkich  
Richard & Shirley Brown  
Louis & Jennifer Buffardi  
Lucinda Burke  
Brad Carlson  
Julie Chavez  
Paul Chedda  
Kim Cicci  
Robert Clewlow  
Raymond & Melissa Cliff  
Paul Colgan  
Nora Collins  
Connie Cowan  
Phil & Mary Cronan  
Michelle Daniel  
Paul Davis  
Lawrence Deger  
Deb Deter  
Tim & Jill Dineen  
Robert Dunsworth  
Jim Durkan  
Hub Erickson  
Chris & Kimberly Esposito  
Stephen Flint  
Lynne Friedlander  
Don & Cathy Gilardi  
Kitty Gilbert  
Sara Godbold  
Frank & Kay Goetz  
Sheila Grace  
Debra Grand  
Esser Hayes

Kathryn Heiser  
Lynn Hoff  
Karen Hoppe  
Joyce Hothan  
Paul Hottinger  
Teresa Howard  
Octavia Hughes  
Paul Iuorio  
Paul Jarosz  
Vicky & John Joseph  
Marilyn Karim  
Jan & Tom Kay  
Kathryn Keller  
Michael & Kathy Kregor  
David LaBrash

*"We are so glad to be here, it feels great to have a roof over our heads and a place to call our own. It's a peaceful setting." —Greg Parker*

Cheryl Lamm  
Julie Larsun  
Paul Lavonne  
Susan Lepore  
Dolores Little  
Tim & Mary Loch  
Karen Lueth  
Barb Mashburn  
Jerry & Becky McBride  
Robert McBride  
Matt & Geri McCormick  
Jacky Merrill  
Linda Michalski  
Sara Mikuta  
Catherine Miller  
Dan & Cheryl Montgomery  
David Morde  
William & Eileen Mueller  
John Mulherin  
Sara Bonkowski and John Mulherin  
Tram Nguyen  
Tim Nicholson  
Joyce O'Connor  
Debra Olson

Todd O'Reilly  
Bill & Connie Pecover  
Edna Perelez  
John Petermann  
Howard & Dorothy Peterson  
Elliot Politser  
Andrew Poyton  
James Renn  
Richardson  
Tom & Barbara Richardson  
Jayne Reishus  
Marilynn Ringquist  
Barbara Ritzenthaler  
Al & Ginny Rojas  
Brian Rusthoven  
Maria Sanchez  
Teresa Schmedding  
Adam & Melissa Schmitz  
Martha Schoenfeld  
Raymond Seiffert  
Sherri Siegele-Girona  
Barry Smith  
Dave Smith  
Michelle Smolinski  
Henry Soles  
Harlan Spiroff  
Susan Stark  
Kathy Stodgell  
H. Stoelinga  
Tami Strang  
Linda Strugalla  
Mani Swarnam  
Barb Szczepaniak  
Peg Tomassoni  
Ed Tracy  
Robert & Barb Trczinski  
Chrissy Trilling-Raices  
Ti Tus  
Don & Joyce Ursin  
Oanh N. Vo-Liu  
Bob & Kay Wahlgren  
David & Leatha Ware  
Dorothy Williams  
Gretchen Windt  
Beth Witczak

# Our Friends and Business Partners

7-Eleven  
ABC-A-Moving  
Advantage National Bank Group  
Al Piemonte Auto Group  
Alfred Bersted Foundation  
Amicus Foundation  
AXA Foundation  
Bank of America  
Barons Creditors Service Corp  
Bradley F. Carlson & Associates  
Buttonwood Partners, Inc.  
Charter One Foundation  
Clarendon Hills Bank  
Community Memorial Foundation  
Costco  
Custom Appliance  
Demi-Bar Pilates  
Dominick's  
Dreamz and Visionz  
DuPage African Methodist Episcopal Church  
DuPage Community Foundation  
DuPage County Workforce  
DuPage Home Ownership Center  
Einstein Bros  
Families Helping Families  
First Merit Bank  
Flint Architects, LLC  
Glen Ellyn Infant Welfare  
Hinsdale Bank & Trust  
Itasca Bank & Trust

Ivy Restaurant  
Jewel-Osco  
Jr. Woman's Club of Lombard  
Jr. Woman's Club of Winfield  
Kathryn Keller and Dennis Reynolds  
Lambert & Associates  
Leaders Bank  
Lions Club - Naperville Noon



Lisle Savings Bank  
Loaves & Fishes  
Loyal Order of the Moose - Women Of Lombard #1967  
MB Charitable Foundation  
MB Financial  
McDonalds  
McMaster-Carr Supply Company  
MKDesign

Mulherin, Rehfeldt & Varchetto, P.C.  
Nutrimax, Inc.  
Naperville Cares  
Naperville Country Club  
Oxford Bank & Trust  
Peregrine, Strime, Newman, Ritzman & Bruckner, Ltd.  
Phil Robin Landscapes  
PNC Bank  
Roll Giving & Paramount Community Giving  
Saret Event Sales Proceeds  
Senior Home Sharing  
Selden Fox, Ltd.  
Skender Construction  
Smith and Family, David and Susan  
St. Daniel the Prophet Church  
St. Margaret Mary Church  
State Bank of India  
Steamin' Mad, Inc.  
TCF Foundation  
The Private Bank  
Trader Joe's  
United Way  
Wahlgren, Bob and Kay  
West Suburban Bank  
Wheaton Bank  
Woman's Club Of Naperville  
Zazu Salon and Day Spa

## CHAD partners with other local organizations to provide stability for those in need

Bridge Communities  
Catholic Charities  
City of Elmhurst  
City of Villa Park  
Downers Grove Area FISH Food Pantry  
DuPage County Human Services  
DuPage Housing Authority  
DuPage PADS

Hinsdale Community Center  
Loves Christian Clearinghouse  
Naperville Cares  
Peoples Resource Center  
The Salvation Army  
Village of Glen Ellyn  
Walk-In Ministries  
World Outreach



# How You Can Help!

## Did you know!?

It cost CHAD \$42,697 to plow the snow from all its properties in 2011.

It cost CHAD \$343,026 for utilities in 2011.

It cost CHAD \$8,120 for security measures in 2011.

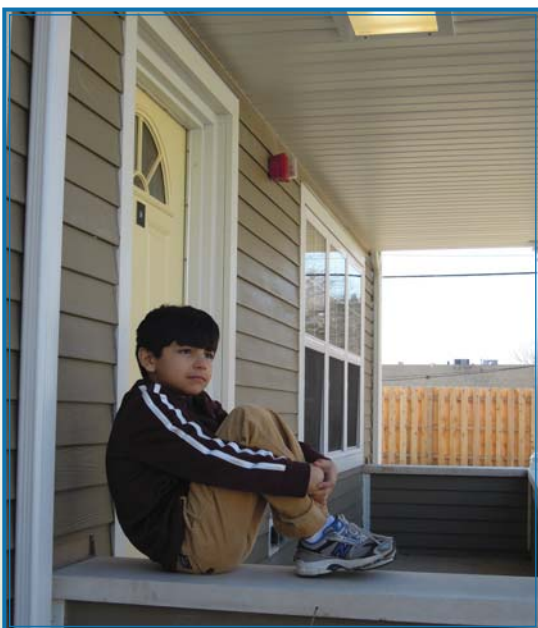
It cost CHAD \$70,750 on *basic* maintenance materials in 2011.

It cost CHAD \$51,370 in landscaping services in 2011.

## What can you do for CHAD Residents?

- Sponsor a family
- Sponsor a veteran
- Snow removal reimbursement
- Landscaping
- Volunteer
- Internships
- Resident home maintenance

Painting  
Roofs  
Windows  
Carpeting  
Appliances  
Cabinets  
Fixtures

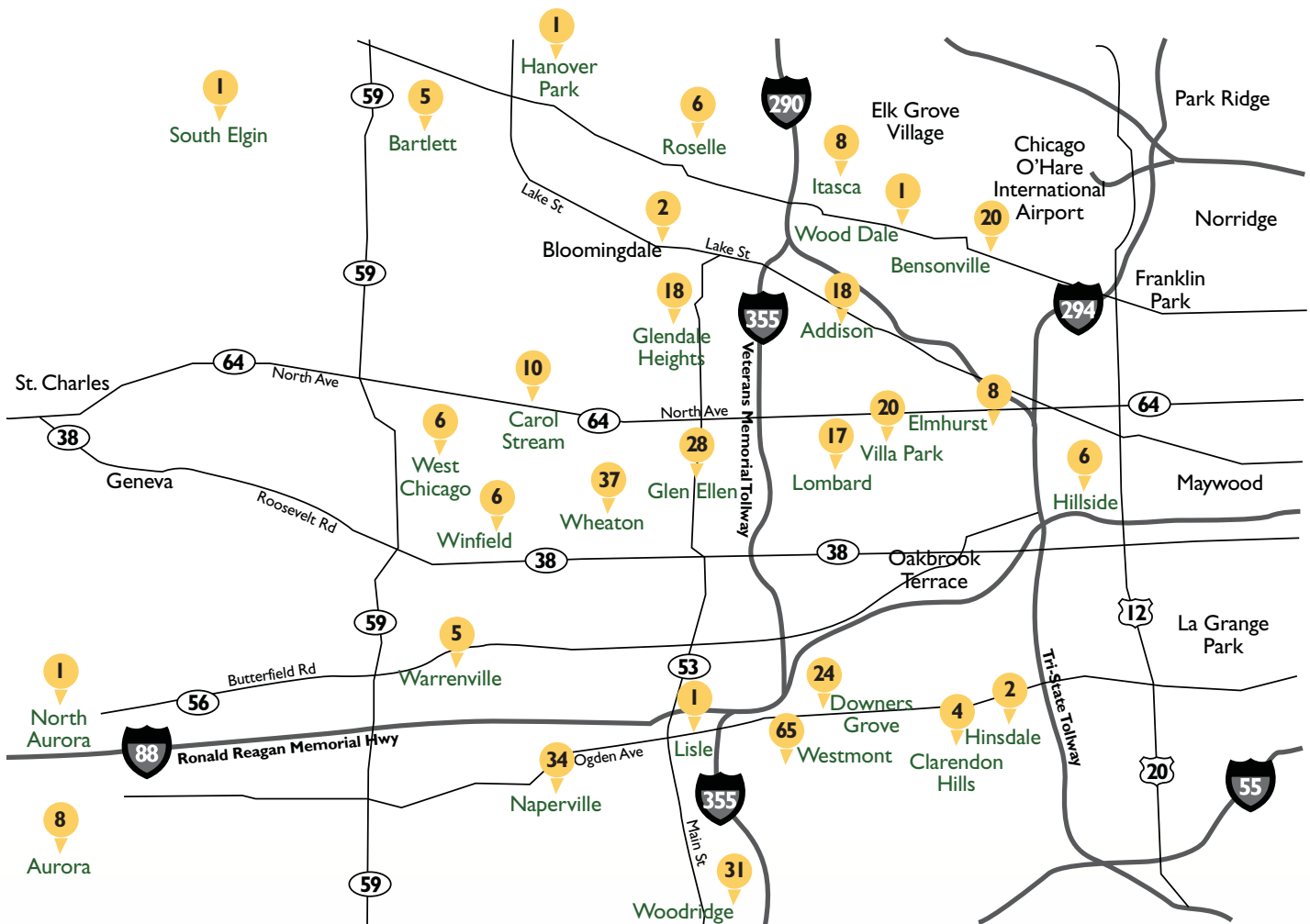


## How we can help you help others!

- Community Room for organizations to utilize
- Work with other organizations as a team
- CHAD can provide property management expertise to other housing organizations



“It can be very expensive to live in DuPage County, where in many cases you need a car to get to your job,” she explained. “You have to spend money for car maintenance, insurance, and gas, which keeps going up and up.”— **Deanna Albelo**



CHAD owns and manages nearly 400 units in the 29 communities represented above, making it the largest nonprofit provider of affordable housing in Chicago's Western Suburbs.



**To learn more about CHAD contact:**

Mark Billings – Director of Development and Communications

Pita Romo-O'Donnell – Coordinator of Fundraising  
and Communications

Visit us at [www.chadhousing.org](http://www.chadhousing.org)