



CHAD
COMMUNITY HOUSING
ADVOCACY & DEVELOPMENT



**DREAMS
LIVE
HERE**



2025/26
ANNUAL REPORT

fact:

CHILDREN IN STABLE, AFFORDABLE HOUSING ARE MORE LIKELY TO THRIVE IN SCHOOL.

CONVERSELY, HOUSING INSTABILITY (FREQUENT MOVES, OVERCROWDING) IS LINKED TO DEVELOPMENTAL DELAYS.



DREAMS LIVE HERE

Founded in 1983, Community Housing Advocacy & Development (CHAD) is a nonprofit organization

dedicated to providing safe, affordable, and long-term rental housing for hardworking individuals and families who deserve stability and opportunity.

For more than 40 years, CHAD has served communities across Chicagoland's western suburbs, now managing over 500 homes in 31 communities. Our properties—ranging from single-family homes and duplexes to apartments and townhomes—provide more than shelter. They provide dignity, security, and a place to grow.

We believe that when people have a stable home near work, school, and support systems, lives begin to change. Health improves. Children thrive. Families

build stronger futures. Housing is the foundation that makes these possibilities real.

CHAD offers below-market rents to income-qualified residents, allowing families to spend less on housing and more on essentials like food, education, and healthcare. Each year, our residents collectively save more than \$1 million—relief that brings real peace of mind.

Unlike many housing providers, CHAD receives no ongoing government funding for operations. We rely on the generosity of donors, partners, and supporters who believe in our mission.

We are committed to equal housing opportunity and welcome applicants from all backgrounds who meet program guidelines.

At CHAD, every home represents hope. Every resident matters. And every community is stronger because of the people who call it home.

Friends of CHAD,

It is with deep gratitude and humility that I introduce CHAD's 2025/26 Annual Report.

Over the past ten years, our organization has grown in ways that reflect both perseverance and purpose. Since 2015, CHAD has expanded by more than 170 units, bringing our portfolio to nearly 600 affordable homes across 31 communities in four counties. Each of these homes represents more than a building—it represents stability, dignity, and hope for the families who live there.

One of our proudest achievements has been our expansion into Will County, where we now serve residents through ten multifamily properties in the Joliet area. This growth has allowed us to reach more individuals and families and better reflect the diverse communities we are honored to serve.

In January 2025, I stepped into the role of President during a time of transition for CHAD. I am grateful for the strong foundation laid by past leaders, staff, and supporters, and I am inspired every day by the dedication of those who continue this work with compassion and integrity.

My commitment is simple: to care for our properties, protect affordability, and ensure that every resident feels respected and valued. A safe, stable home is the cornerstone of opportunity, and we remain focused on preserving that promise for generations to come.

None of this would be possible without you. Your belief in our mission, your generosity, and your partnership makes our work meaningful and lasting. Thank you for walking alongside CHAD. Together, we are building stronger families, stronger neighborhoods, and a more hopeful future.

With sincere appreciation,

Rosemarie Montanez
President, CHAD



fact:

THE SHORTAGE OF AFFORDABLE HOUSING COSTS THE U.S. ECONOMY AN ESTIMATED \$2 TRILLION A YEAR IN LOWER WAGES AND PRODUCTIVITY.

CHAD has a waiting list of families and individuals in need of affordable housing right now.



"CHAD has truly gone out of their way to make us feel safe and cared for over the last 17 years"

— Herman

THANKS TO YOU

FAMILIES
LIVE
HERE



A PERFECT FIT

“Back in 2008, Herman and I were having the hardest time finding an apartment,” says Rita. “No matter where we went, something always seemed to get in the way.” After countless appointments and growing frustration, they were close to giving up. Then Rita said, “Let’s just try one more place.” That place was CHAD.

From the moment they walked into the office, something felt different. “We were greeted so warmly,” Rita recalls. “For the first time, it felt like someone was really listening.” It wasn’t rushed or transactional—it simply felt right.

Soon after, they moved into their home in Downers Grove and were amazed by how perfectly it fit their lives. The home was clean and spacious, the neighborhood felt safe, and everything they needed—transportation, shopping, and entertainment—was nearby.

Their home quickly became the gathering place for family, especially during the holidays. One of Rita’s favorite memories is watching their grandson Denzel stand by the window, captivated by passing trains.

Over the years, CHAD has continued to make them feel at home. Maintenance requests are handled quickly, and Herman appreciates how appliances and systems have been thoughtfully updated.

“CHAD has truly gone out of their way to make us feel safe and cared for,” Herman says. “We’re grateful to have a warm, welcoming home close to our grandchildren and great-grandchild.”

For Rita and Herman, choosing CHAD wasn’t just about finding an apartment—it was about finding a place to grow, gather, and feel supported every step of the way.

A HOME THAT HELD HER FAMILY TOGETHER

When Ms. Angie Starnes talks about home, she isn’t just talking about an apartment. She’s talking about a place that carried her through grief, protected her son, and gave her the stability she needed to move forward.

Angie has lived in the same CHAD apartment in Wheaton for more than 25 years. It’s where she raised her son, Harrison, as a single mother after her husband passed away in 1999.

“I wanted quiet,” Angie said. “And I wanted to raise my son in the suburbs—more safe.”

After moving from Chicago to Forest Park, Angie struggled to find affordable housing. A friend told her about CHAD, and Angie prayed for guidance. “When I walked in, I just knew—this was my apartment,” she remembered.

At the time, Angie was undergoing dialysis while raising her young son alone. In Wheaton, she found unexpected support. “God placed people in my life to be a blessing,” she said. “They helped watch my son when I had treatments.”

Harrison, who was nine when they moved, quickly felt safer in the quieter neighborhood. One day he asked, “Mama, we are safe out here now, right?” Angie smiled and reassured him.



He attended Lowell Elementary and remained in the same school system—one of the main reasons Angie stayed.

Over the years, CHAD has remained dependable. “They’ve always been responsive,” she said. “I’ve never had complaints.”

Today, Harrison lives in Bolingbrook with his family, and Angie cares for her grandson, Amari, twice a week. “He keeps me going,” she shared.

“I would definitely recommend CHAD,” Angie said. “Good neighborhoods. Good people. A good place to call home.”

For Angie, CHAD became more than housing—it became the foundation for a life rebuilt and a family that continues to grow.

FINDING ROOM TO BREATHE

When Andrii and Oksana Shymkiv left Ukraine, it wasn’t to start something new—it was to keep their children safe.

Like many families displaced by war, they arrived in the U.S. with uncertainty, language barriers, and the challenge of finding a home that could support them emotionally as well as physically.

For the past 2.5 years, the Shymkivs have lived in a CHAD single-family home in Glendale Heights with four of their children: Marta, Irina, David, and Nadiia. Their oldest daughter, Sophia, lives nearby and helped translate their story.



The family first connected with CHAD through a Ukrainian church that supported them during their first year in the U.S. Before CHAD, they rented in Carol Stream, where the rent was high and space was limited. “There was very little room for a family of seven,” Sophia said.

Everything changed when Oksana saw a video of the Glendale Heights home. “She told us, ‘This is our dream,’” Sophia recalled.

The house gave them something they hadn’t had in years—space. Separate bedrooms, a backyard, and room to breathe. In Ukraine, seven family members shared a two-room apartment. This new home offered both comfort and dignity.

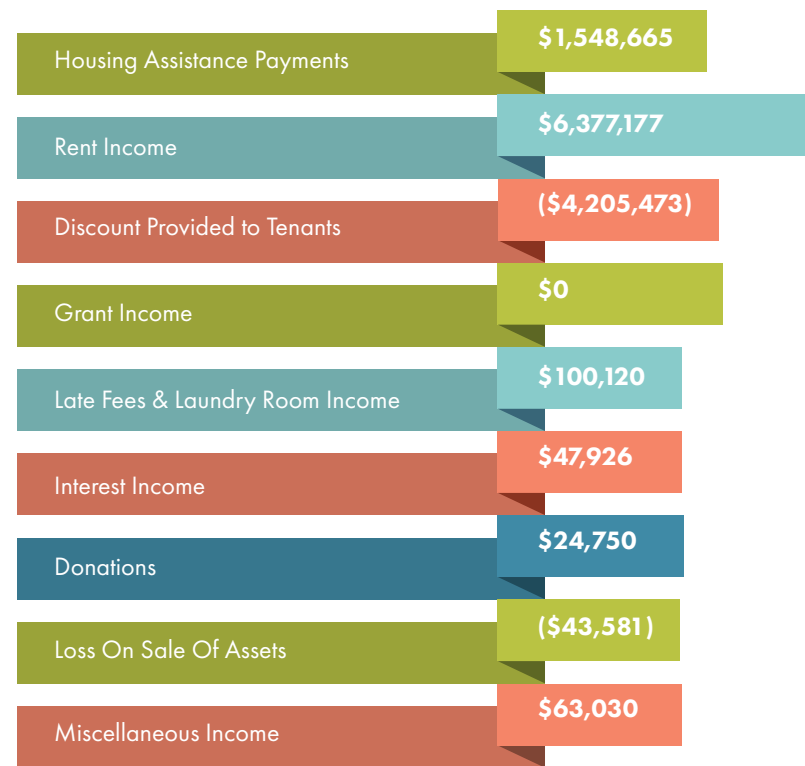
Oksana treasures her daily routines—walking her daughter to school, running, and tending her garden. “Gardening is my stress relief,” she said.

Andrii, now working as a machine operator, provides stability for the family and is always ready to help fix what’s needed.

When asked what they would tell others starting over, Sophia said CHAD made it possible to feel safe, supported, and hopeful again.

For the Shymkivs, CHAD didn’t just provide housing—it gave them space to heal, grow, and begin again.

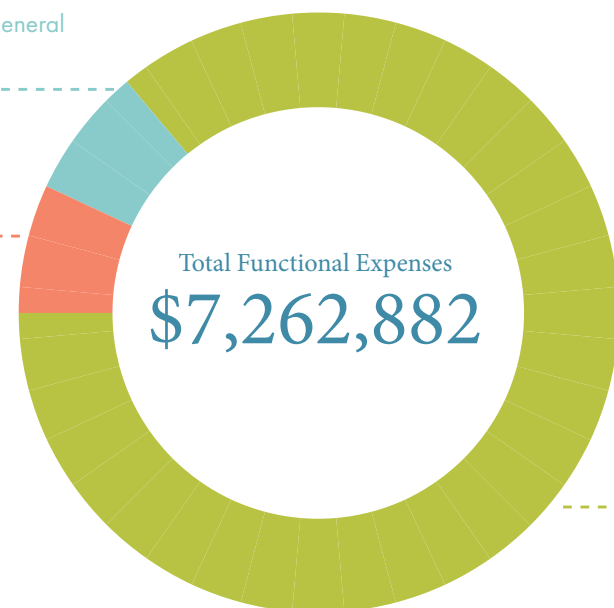
Financial Statements



Total Revenues **\$8,118,087**

Management and General
\$464,576

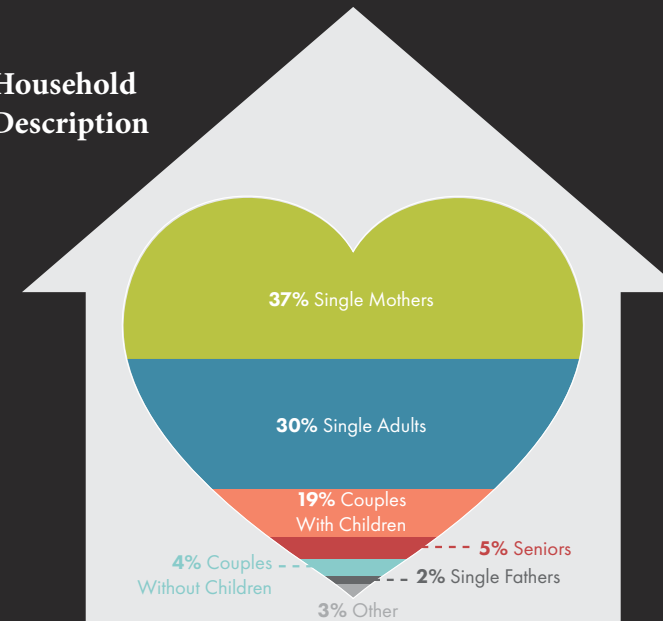
Fund-Raising
\$3,099



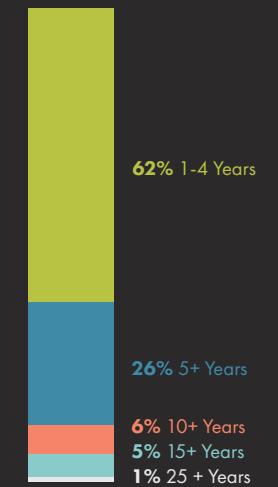
Program Services
\$6,795,207

Demographics

Household Description



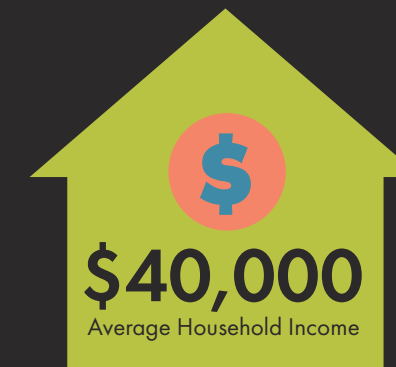
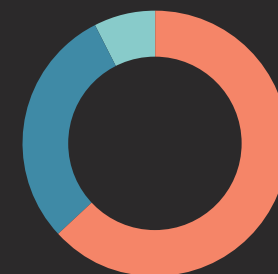
Resident Tenure



Demographics



Income Source



Chad Donors

Seldon Fox

Donation In Memory
of James Young

Old Second Bank

State Bank of India

Lisle Savings Bank

Jack Armbruster

Conrad & Deb Deeter

Three Canopies
Foundation Inc.

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Mariana Peev
Leasing Agent

Tracy Wade
Leasing Assistant

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Housing Manager

Michele Miller
Renewal Specialist

Jasmine Norwood
Renewal Specialist



Community Housing
Advocacy & Development

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Fax: (630) 580-9244

Email: info@chadhousing.org
Website: CHADhousing.org

CHAD's Office Hours

Monday: 8:00 a.m. - 4:30 p.m.
Tuesday: 8:00 a.m. - 4:30 p.m.
Wednesday: 8:00 a.m. - 4:30 p.m.
Thursday: 8:00 a.m. - 4:30 p.m.
Friday: 8:00 a.m. - 4:30 p.m.

