

DREAMS  
LIVE  
HERE



CHAD  
COMMUNITY HOUSING  
ADVOCACY &  
DEVELOPMENT  
2012  
ANNUAL REPORT

# DREAMS LIVE HERE

*For over 30 years CHAD has been recognizing and addressing the need for affordable housing and is the largest nonprofit provider of permanent affordable rental housing in Chicago's western suburbs. But housing is just the beginning. CHAD is about serving people and communities.*

*When people can live in affordable housing and can live near where they work, there is a ripple effect. There is a new found stability, mental and physical health improves, children grow up in a stable environment, and they do better academically. In the end, lives are changed for the better.*

*Behind all the statistics regarding the need for affordable housing, are real people. Real people who want something better for themselves and their family. That's why at CHAD we know that when we create, provide and sustain affordable housing, we're providing housing where adults and children with desires, hopes, dreams, ambition, love and success can live every day.*

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*We are so glad to be here.  
It feels great to have a roof over our heads  
and a place to call our own.*

*— George, 50*

Friends of CHAD,

As the Executive Director of the Community Housing Advocacy & Development organization (CHAD), it is my pleasure to introduce CHAD's 2012 Annual Report within which are reflected CHAD's many challenges and accomplishments in the arena of affordable housing development, ownership and management during the past fiscal year.

2012 was a year of significant change at CHAD- as it welcomed me as the new Executive Director, John Ware as the new Facilities Director along with an entirely new maintenance team, plus new administrative and management staff members. Today, CHAD is proudly positioned to deliver on its pledge to provide quality, respect-based, affordable housing to low- and moderate-income individuals and families throughout the many communities we serve.

For the past 30 years, CHAD has been advocating on behalf of, and addressing the need for, affordable housing within the highly desirable communities of west suburban Chicago. Today, we are the largest non-profit provider of permanent affordable rental housing in Chicago's western suburbs. But CHAD is not solely about providing quality affordable housing; CHAD is also devoted to serving the overall needs of the individuals and families that call a CHAD property "home". For when an individual or family can secure a safe and affordable home in the community of their choice, they are able to live near work and school, the overall well-being of the household is enhanced, and a stable home environment is achieved.

Thank you for your past and continued support of CHAD in its mission of advocacy, development and sustainability of affordable housing for the many deserving individuals and families in need.

Sincerely,



Brian R. Worth, Esq.  
Executive Director



# fact:

WITH  
**405**  
HOUSING UNITS  
CHAD IS THE  
**LARGEST**  
NONPROFIT PROVIDER  
OF PERMANENT,  
**AFFORDABLE,**  
RENTAL HOUSING  
IN CHICAGO'S  
WESTERN SUBURBS.

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

## BOARD OF DIRECTORS

### OFFICERS

**Nancy Singer, President**  
*College Church of Wheaton*

**Jan Baurle, Vice President**  
*Computer Science Corporation*

**Lynette Briggs, Secretary**  
*TCF Bank*

**Chris Esposito, Treasurer**  
*Community Member*

**Susan Lepore**  
*MB Financial Bank*

**Tram Vo**  
*Associated Bank*

**Ray Whalen**  
*Ray Whalen Associates*

### MEMBERS

**Deanna Albelo**  
*University of Illinois Division of  
Specialized Care for Children*

**Nora Collins**  
*Grant Thornton*

**LaSandra Kittling**  
*Individual Advocacy Group*

**Tony Lowe**  
*Colorado Technical University*

**Iris Rivera**  
*Self-Employed Child Care*

**Tamika Thompson**  
*The Home Depot*

**David Ware**  
*DataPage*

**Melody Whitaker**  
*TASC Incorporated*

# OUR VISION

CHAD's vision is to be the national model on how to improve lives and communities by providing and maintaining affordable housing for every low- to moderate-income individual or family that needs it.

## *Our mission.*

To improve lives and communities by sourcing, providing and maintaining affordable housing for low- to moderate-income individuals and families in the Chicagoland area.



*Living with chad has been really great.  
I have been here all my life – since I was  
6 years old. This is my home.*

*- Isaac, 16*

# Accomplishments

## 1<sup>st</sup> Quarter

..... Raised awareness among school children about the importance of home in our second annual No Place Like Home Drawing Contest in Lombard School District 44.

..... Opened our first satellite office in downtown Aurora to better serve Kane County residents.

..... Launched our new Facebook page. Like us at [Facebook.com/CHADhousing](https://www.facebook.com/CHADhousing)

..... Co-hosted more than two dozen performers and hundreds of attendees at the Hope & Home Concert in Elmhurst.

## 2<sup>nd</sup> Quarter

..... Moved to a new, centrally located and fully upgraded commercial property office in Wheaton to better serve CHAD residents and partners.

..... Became a member of the Wheaton Chamber of Commerce in our new hometown.

..... Was awarded more than \$50,000 in Community Development Block Grant funds from the city of Naperville to update the common areas in select CHAD facilities.

## 3<sup>rd</sup> Quarter

..... Enhanced CHAD's website with convenient and secure online rent payment.

..... Recognized as a charitable housing organization by the State of Illinois, allowing for property-tax exemption benefits.

..... Formed new partnerships with Wheaton College Artist Series, Home Depot Carol Stream and AAA Chicago in Aurora.

..... Acquired five Aurora single-family homes to be revitalized, increasing the total property portfolio in Aurora to 13.

..... Partnered with the City of Aurora to support revitalization efforts and built a historically appropriate single-family home with two-car garage.

..... Designed and opened the innovative Brandon Court in Glen Ellyn in partnership with the Illinois Housing Development Authority and the DuPage County Development Commission.

## 4<sup>th</sup> Quarter

..... Made waves with our fundraising cruise on Lake Michigan.

..... Brian Worth selected as new Executive Director.

..... John Ware selected as new Facilities Director.

# fact:

# 11%

OF CHILDREN  
IN DUPAGE COUNTY  
LIVE IN  
POVERTY.

CHAD  
gives children the  
stability they need  
to succeed.

THANKS TO YOU

FAMILIES  
LIVE  
HERE



*Many hands  
make light work.*

A soon-to-be CHAD residence could use your organization's help painting, repairing, cleaning, gardening and more!

Gather your team and contact CHAD for volunteering and sponsorship opportunities.



*It's more like a family  
than a landlord-tenant relationship.*

— George, 50

# fact:

OF ALL  
CHAD RESIDENTS

**50%**  
ARE UNDER  
THE AGE  
OF 18.

*CHAD  
helps families  
stay together.*

GEORGE AND RHONDA:

## *Room to Grow*

Both George and his wife, Rhonda, served in the Army in their young adult lives. George was in the Special Services Division during the Vietnam War and then worked for UPS and RR Donnelly. Due to a corporate downsizing and the subsequent loss of income, they endured financial hardships that eventually led to the loss of their home.

They found themselves living in a tiny, cramped one-bedroom apartment with their two children and a third child on the way. George and Rhonda knew they needed to find a larger home. Thanks to CHAD they were able to find a more spacious home when they needed it most and the family moved into a ranch-style home in 2004.

Since then George and Rhonda have had three more children. "With a family of eight, we could have ended up living in different places. Who knows what could have happened to us," said George, who is now retired. "This house has given us complete stability."

George also compliments the CHAD staff for going above and beyond in establishing a meaningful and personal relationship. "It's more like a family than a landlord-tenant relationship. That's how it should be, because at some points during our relationship, we needed to come together to get things done."

### WHAT'S AHEAD

*CHAD is celebrating our 30th year of providing stability to our families and looks forward to our next 30 years. Check out our Facebook page for upcoming activities and celebrations.*

*March is Affordable Housing Month and filled with activities to bring awareness to the need of so many families for affordable housing.*

*We completed the first round of our DuPage County Capital Improvement grant. We are preparing for the second round later this summer.*

*Our \$50,000 Naperville Capital Improvement Grant is almost complete. Four properties have upgraded HVAC, roofs and windows. Stay tuned for phase two, coming soon.*

*As a part of neighborhood revitalization projects in partnership with the City of Aurora, six homes will soon be ready for families in need.*

## THANKS TO YOU

HOPE  
LIVE  
HERE

SORIN AND ANITA:

### *American Dream*

Romanian immigrants Sorin and Anita have learned how to adapt and change as they embraced their life together in the United States. But last year was a whirlwind and it seemed the couple could hardly keep pace with all of the change.

Having lived in the Chicago area for over six years, the couple began looking for better opportunities for themselves and their two children. "We wanted a better quality of life and lifestyle," explained Anita. "Sorin had a job offer in Oregon, with better pay, so we decided to go."

Sure of their decision, they sold most of their belongings. Cramping the rest of their possessions into their tiny car, the family embarked on a 5,000-mile adventure. But their dream of a new life quickly evaporated when the promise of a new start and a new job fell through.

They were devastated, and knew they had to return to Chicago. Thankfully, Anita's parents took them into their home, but the two-bedroom apartment forced the family of four into one bedroom.

Sorin, a computer engineer, immediately started looking for work and soon found a job. Then, through a friend, the couple heard about CHAD. After applying, CHAD placed Anita, Sorin and their children in a three-bedroom townhouse in Glendale Heights, which is just a five minute commute to work for Sorin. And the three bedrooms will come in very handy, as they are expecting the birth of their third child in August.

"The townhouse is perfect. It is more than we dreamed we could have at this time. It was really a blessing to find an organization like CHAD that could understand our needs and find us a place in such a nice location."



### *Every dollar counts.*

Donate today and give families a place to call home.  
[CHADhousing.org/donate](http://CHADhousing.org/donate)



*It is more than we dreamed.*

— Sorin



fact:

IF YOU EARN  
MINIMUM  
WAGE  
YOU HAVE TO WORK  
**81**  
HOURS  
A WEEK  
TO AFFORD A  
TWO-BEDROOM  
APARTMENT.

*CHAD's  
affordable housing  
allows families  
to spend more  
time together.*

#### ARTFUL IMPACT

*Hosted the second annual **No Place Like Home Drawing Contest** in Lombard Elementary School District 44 to raise awareness among children about the importance of a home.*



*Aryan Sandoval  
Butterfield School second-grader*

**THANKS TO YOU**

PROMISES  
**LIVE  
HERE**



*Keep up.*

Become a friend with us on our new facebook page and stay up-to-date on all our great family-changing and community-changing happenings at [Facebook.com/CHADhousing](https://www.facebook.com/CHADhousing)



*“I’m just so thankful to God for  
CHAD and the opportunity to live here.”*

*— Deanna*

DEANNA:

## *Growing Stronger*

As a single-mother, Deanna and her son lived in a well-appointed, single-family home in Lisle. She was happy with her job and proud that her son had just entered college, but then everything changed.

In 2009, the recession took its toll and Deanna lost her job in a corporate downsizing. She was forced to sell her home and in a depressed housing market, had to sell at a loss. Now homeless, Deanna put her household goods in storage and her clothes in her car. Then she and her son moved into a bedroom in the home of her son's friend's family. "We made it work," said Deanna, "we had to. And we had to focus on getting my son back to college for the next semester. It was hard for him. I told him not to worry and just focus on school and that I would take care of the rest."

Deanna attended a seminar about job readiness and placement. That's where she saw a list of housing resources in the western suburbs. She started calling all the organizations on the list, but was refused housing because she didn't have a job. CHAD was the only organization that took Deanna's savings and employability into consideration and within a few weeks, Deanna was able to move into a two-bedroom apartment.

Soon after the move Deanna landed a job with a government agency with a salary less than her previous job. As Deanna knows "It can be very expensive to live in DuPage County. The money I save on my rent through CHAD makes a difference."

"I have gone through a lot of changes and am still getting used to them. I'm just so thankful to God for CHAD and the opportunity to live here."

# fact:

**A STABLE  
HOUSING  
ENVIRONMENT  
REDUCES STRESS AND  
INCREASES  
ACADEMIC OUTCOMES.**

*CHAD  
gives hope of  
a better future.*

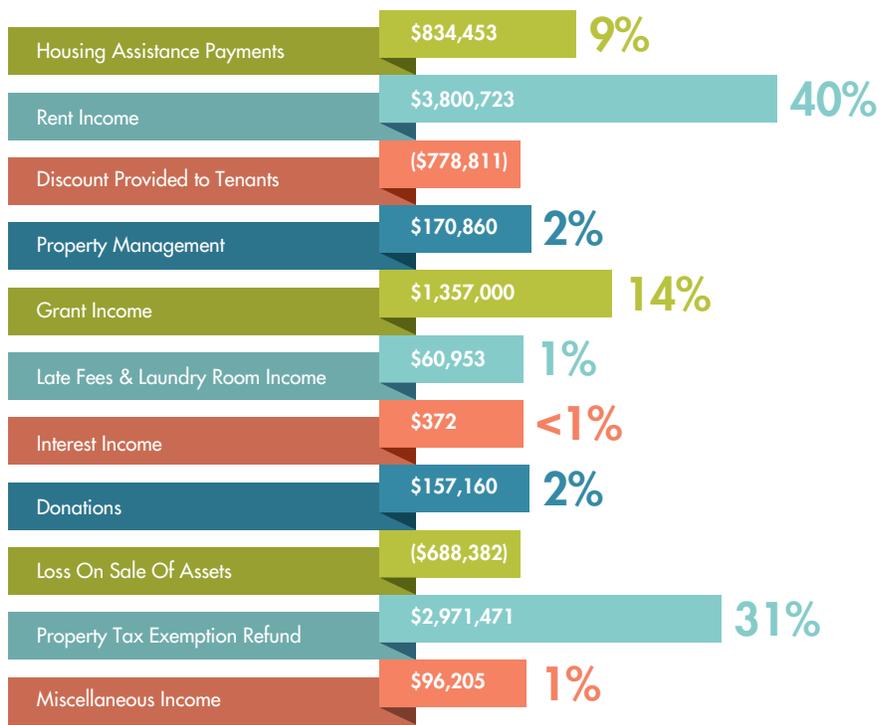
### LOCAL FACTS

*Featuring the highest per capita income in the state and in the Midwest, Chicago's western suburbs rank as some of the nation's wealthiest suburbs. Yet the western suburbs are also home to a growing population known as the working poor, or those who earn minimum wage or slightly above.*

**Thanks to you, CHAD provides this growing population with housing they can afford so that they can be close to where they work and can benefit from excellent school systems and community amenities.**



# Financial Statements

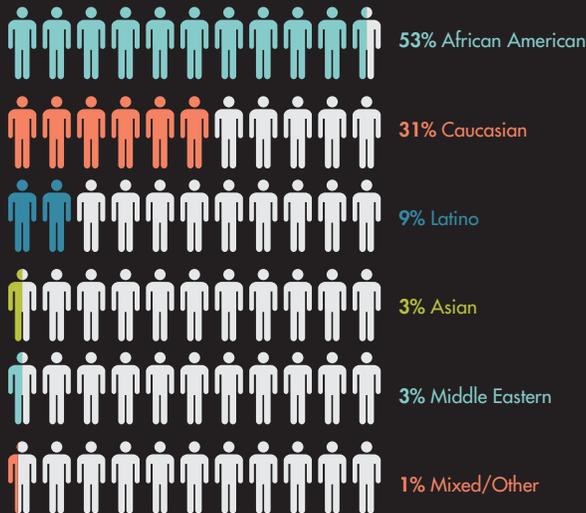
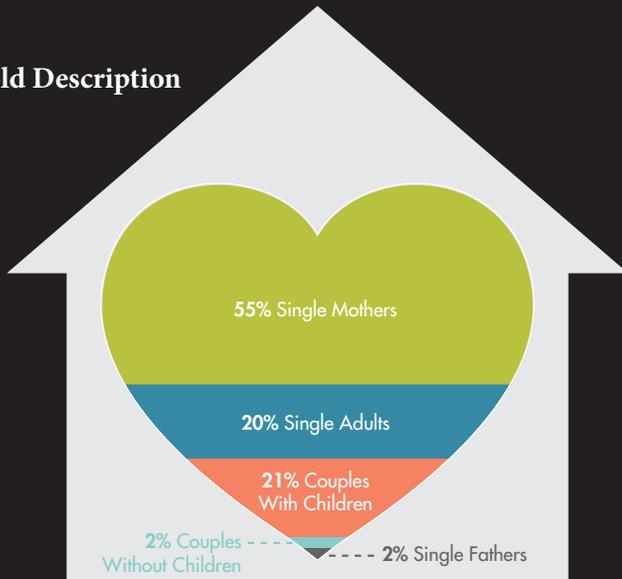


----- Total Revenues **\$7,982,004** -----



# Demographics

## Household Description



## Residents' Income Sources

numbers based on surveyed residents



- 46% Employed
- 28% Receive other Forms of Benefits
- 19% Receive Social Security or Disability Benefits
- 7% Receive Child Support or Unemployment

# fact:

IT TAKES AN ANNUAL INCOME OF **\$40,000** TO AFFORD A TWO-BEDROOM APARTMENT IN THE WESTERN SUBURBS OF CHICAGO.

A TYPICAL CHAD RESIDENT EARNS \$26,000 ANNUALLY.

*CHAD gives families in need a place to call home.*

# Friends And Business Partners

Applegate & Thorne-Thomsen  
Assistance League of Chicagoland West  
Baron's Creditor's Service Corp.  
Bethel United Church of Christ  
Bridgeview Bank Group  
Charter One Foundation  
City of Aurora  
City of Naperville  
Clarendon Hills Bank  
Community Memorial Foundation  
DuPage African Methodist Episcopal Church  
DuPage Community Foundation  
DuPage County Community Development  
DuPage County Work Force  
Elmhurst Christian Reformed Church  
Esser Hayes Insurance Group

Flint Architects, LLC  
Glen Ellyn Bank & Trust  
Glen Ellyn Infant Welfare Association  
Hinsdale Bank & Trust  
Home Depot Carol Stream  
Itasca Bank & Trust  
K & M Printing  
Kane County  
Lions Club - Naperville Noon  
Lisle Savings Bank  
MB Financial  
McMaster-Carr Supply Company  
Mulherin, Rehfeldt, Varchetto  
Nutrimax, Inc.  
OTTO Engineering  
Phil Robin Landscapes

Saret Treasures of Hope  
Schaumburg Bank & Trust  
Seldon Fox, Ltd.  
Skender Construction  
St. Daniel The Prophet Catholic Church  
State Bank of India  
Steamin' Mad, Inc.  
TCF Foundation  
Trinity Lutheran Dorcas Guild  
U.S. Paving, Inc.  
United Way  
Webitecs  
West Suburban Bank  
Wheaton Bank & Trust  
Wheaton College Artist Series

# Individuals Helping CHAD

Armbruster, Jack and Pat  
Barger, Bob and Jan  
Bartlett, Gary and Marge  
Baurle, Jan  
Bentson, Ross  
Billings, Mark & Patricia  
Blasi, David and Susan  
Briggs, David and Lynette  
Brown, Dick and Shirley  
Buffardi, Louis and Jennifer  
Burke, Lucinda  
Camps, Chrystina  
Colgan, Paul  
Collins, Nora  
Cranny, Bill  
Cronan, Phil and Mary  
Davis, Paul  
DeCamp, Howard and Jannes  
Deeter, Deb  
Deger, Lawrence and Karin

Dlugi, Linda  
Friedlander, Lynne  
Gallagher, Kevin and Madeline  
Gilbert, Kitty  
Goetz, Frank and Kay  
Gooding, Jeri  
Hughes, Octavia  
Joseph, John and Vicky  
Kay, Jan and Tom  
Kregor, Michael and Kathy  
Lepore, Sue  
Loch, Tim and Mary  
Lomax, Stephan and Christine  
Lueth, Karen  
Mashburn, Barb  
McCadd, Mary  
Merrill, Jacky  
Miller, Catherine  
Montgomery, Dan and Cheryl  
Mook, David

O'Connor, Joyce  
Olson, Debra  
Pacenti, Dominic M.  
Perelez, Edna  
Reishus, Jayne  
Richardson, Tom and Barbara  
Riha, Ruth  
Ringquist, Marilyn  
Sanchez, Jose and Maria  
Singer, Nancy  
Smith and Family, David and Susan  
Spiroff, Harlan  
Stodgell, Kathy  
Stoelinga, H  
Sullivan, Doris  
Trimble, Paul  
Trczinski, Robert and Barb  
Vo-Liu, Oanh N  
Vo, Tram

## *Thank you.*

To all of our friends and business partners, thank you. We couldn't do it without you.

## *Spread the word.*

Once you've memorized all the really good parts, pass this on to a friend, neighbor or co-worker.



*“We look forward to continuing our work with CHAD and supporting the great work they are doing because our community partnerships are something we take very seriously.”*

*— Coree Weckler*

*Home Depot Store Manager – Carol Stream, IL*

# Partnerships

Bridge Communities  
Catholic Charities  
Downers Grove Area FISH Food Pantry  
DuPage County Human Services  
DuPage Housing Authority  
Dupage PADS  
Loaves & Fishes  
Love Christian Clearinghouse

Naperville Cares  
People's Resource Center  
The Salvation Army  
World Outreach



# CHAD Staff

Brian Worth  
Executive Director

Edna I. Perelez  
Property Manager

Phillystean Miller  
Maintenance Dispatcher

Mary Loch  
Controller

Jodi Middleton  
Property Manager

Enes Lukovac  
Maintenance Technician

Carol King  
Accounting Assistant

Letitia Pugh  
Receptionist

Andrey Krysko  
Maintenance Technician

Anita Dierks  
Housing Director

Rosemarie Montanez  
Leasing Specialist

Mikhail Gritsak  
Maintenance Technician

John Ware  
Facilities Director

# fact:

# 11

VACANT  
HOMES HAVE  
BEEN RENOVATED  
ELIMINATING  
BLIGHT AND PROMOTING  
NEIGHBORHOOD  
REVITALIZATION.

*CHAD  
partners with  
corporate sponsors  
to help rebuild  
communities.*

## GREAT SPONSORS

*Home Depot Carol Stream is one of CHAD's newest corporate sponsors that has devoted extensive hands-on, hardworking, zealous man hours and home improvement items.*



To learn more about CHAD and how you can get involved, call us at 630-456-4452 or visit us online at [CHADhousing.org](http://CHADhousing.org)

**Wheaton**

Community Housing Advocacy & Development  
531 E. Roosevelt Road, Suite 200  
Wheaton, IL 60187

**Aurora**

Community Housing Advocacy & Development  
8 Galena Boulevard, Suite 303,  
Aurora, IL 60506

