





*“Our family finally has a place we can call home,  
in a safe community and great schools for our son”*

— Lina & Louis, 29

*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, good things start to happen. With a new found stability, mental and physical health improves, children grow up in a stable environment, and they do better academically. 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.*

fact:

1,100

PEOPLE’S DREAMS  
HAVE COME  
TRUE  
WITH A PLACE  
THEY CAN CALL  
HOME.

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

#### BOARD OF DIRECTORS

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# 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.



*"I love my house and all my new friends. I even have a place to ride my bike"*

*- Lisa, 6*

Dear Friends of CHAD,

As the President and CEO of CHAD, it's my distinct pleasure to reflect on the past several years and confidently announce that we have entered into a new era of growth. In fact, 2016 will mark CHAD's largest ever single-year growth of affordable housing via acquisition and development.

By restructuring our debt through refinancing, selling an underperforming asset, and receiving support through sponsors and federal housing grants, CHAD is now in a financial position to significantly expand our housing portfolio. We recently acquired 30 new units within the City of Naperville and plans are underway to acquire upwards of 100 additional units this year and next.

In prior years, CHAD's focus had been on rehabilitating its existing portfolio of approximately 400 housing units to make all necessary life-safety upgrades and ensure the highest levels of quality. This has now been accomplished, enabling us to pursue exciting expansion plans.

I particularly want to mention several agencies, organizations and corporations that have been instrumental in our many successes. They include: The DuPage County Community Development Commission, from whom we received federal housing grant funding; The City of Naperville, from whom we received housing grant funds; the Glen Ellyn Infant Welfare Society for its continued generous support of our mission; FirstMerit Bank for partnering with us on a portfolio-wide refinance; West Suburban Bank and Wintrust Bank for their continued underwriting support; and finally, the Enterprise Corp. for its award of a Capital Needs Assessment Grant to better preserve the future quality of CHAD housing.

We're honored by the support we've received and thrilled that it has enabled us to better meet the affordable housing needs of the individuals and families we serve. At the end of the day, providing people with safe, aesthetically pleasing and affordable housing is the heart and soul of what we do. And as this report reflects, it's the personal relationships CHAD forges that is our greatest reward.

While CHAD is hard at work to exponentially grow the number of its affordable housing units, the number of individuals and families critically in need of that housing continues to grow. With that perspective, I wish to thank you for your past support and ask for your continued support so that CHAD can continue to make the western suburbs home to grateful families and healthy communities.

Sincerely,

Brian R. Worth, Esq.  
President and CEO

# fact:

# 9.8%

OF CHILDREN  
IN DUPAGE COUNTY  
LIVE IN  
POVERTY.

*CHAD  
gives children the  
stability they need  
to succeed.*

THANKS TO YOU

FAMILIES  
LIVE  
HERE

THEN <sup>2012</sup>



GEORGE AND RHONDA:

### *Room to Grow (Revisited)*

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."

fact:

MORE THAN  
**50%**  
OF ALL CHAD RESIDENTS  
ARE UNDER  
THE AGE  
OF 18.

*CHAD  
helps families  
stay together.*

*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.



*Our yard is big enough for  
family softball games.*

— George

NOW <sup>2015</sup>

GEORGE AND RHONDA:

### *All Together*

To George and Rhonda, "home" is a place where the family can grow together. Since all six of their children are homeschooled, home also has been a place for learning. And as their family has grown, so have their housing needs. CHAD responded by recently placing them in a larger home with more open space for being together and more personal space for studying and reflecting.

Their new home features a very large outdoor space, too. "It's big enough for family softball games. The boys pretend to go on safari adventures to the far corners of the yard," said George. That kind of creativity is not always possible when a family is under stress. Having a stable home life gives all of them the freedom to dream big.

THANKS TO YOU

OPPORTUNITIES

LIVE  
HERE

# THEN 2012



IRIS AND ANGEL:

## *Hopeful and Driven.*

A recent widow, mother of two young children and pregnant with twins, Iris came to the United States from Guatemala hoping for a much better life. While living with her sister, she began searching for housing options for her family. She participated in a two-year housing and mentoring program, during which she was always looking, hoping and working for something better and permanent.

Through a friend she learned about CHAD, applied for housing and was accepted. CHAD was able to place Iris and her four children in a four-bedroom townhouse in Wood Dale.

That was 10 years ago and Iris has never looked back. She has a job, has remarried and her children have grown and thrived in the local public schools. In an effort to give back, Iris gave up her housing voucher in 2011. "For me, that was a big step," she said. "I had it for nine and a half years. But we consider it an honor to work and to provide for our kids. It is sometimes hard, but there are other people who need it more than we do. We feel very rich and happy."

# fact:

A STABLE  
HOUSING  
ENVIRONMENT  
REDUCES STRESS AND  
INCREASES  
ACADEMIC OUTCOMES.

*CHAD  
gives hope of  
a better future.*



*My house is my home—where I have  
so many memories of my children.*

— Iris

*Keep up.*

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

# NOW 2015

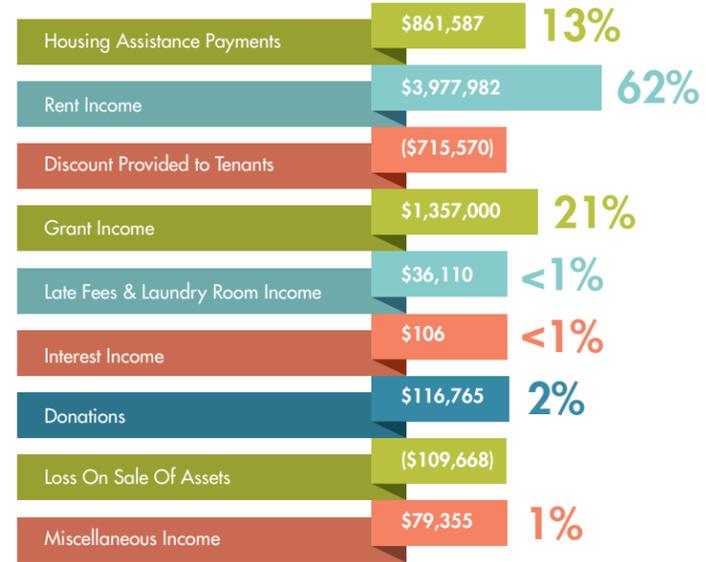
IRIS AND ANGEL

## *Secure and Happy*

A CHAD house has brought comfort and security to Iris, Angel and the children. Having the kids in the same school district for elementary, junior high and high school has been appreciated the most. That security helped all three excel in academics and athletics. A secure home also gave Iris the confidence to start a house cleaning business that has been going strong for 15 years.

When asked about the difference between a house and home, Iris explained it beautifully, "My home is my home; it's not a house. A house is empty, with no love inside. Our home is where my kids have been growing up and it's full."

# Financial Statements

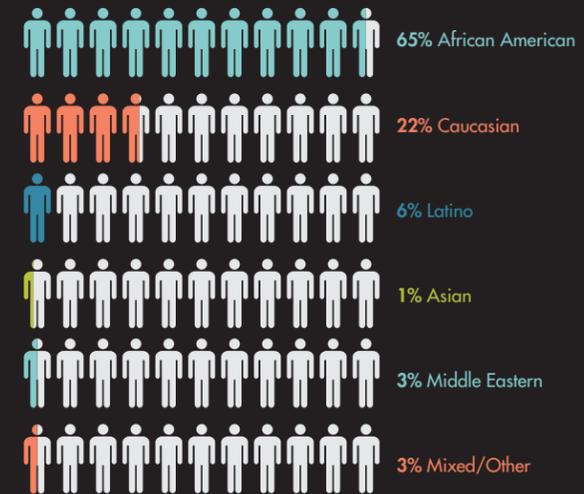
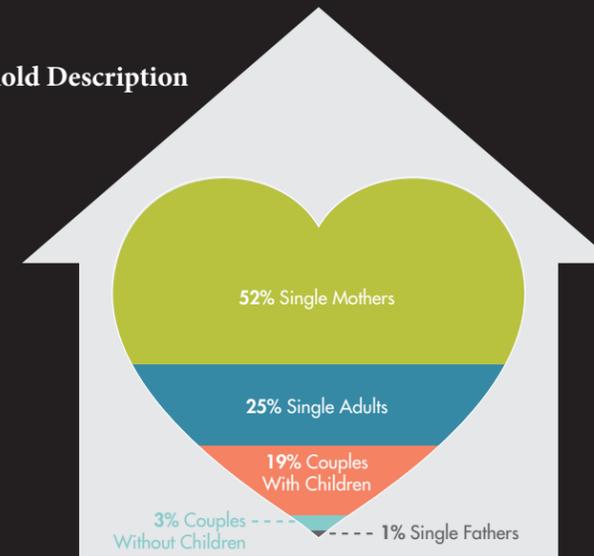


Total Revenues **\$4,396,617**



# Demographics

## Household Description



## Residents' Income Sources

numbers based on surveyed residents



- 40% Employed
- 25% Receive other Forms of Benefits
- 23% Receive Social Security or Disability Benefits
- 10% Agency
- 2% Receive Child Support or Unemployment

# fact:

IT TAKES AN ANNUAL INCOME OF **\$43,720** 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

Assistance League Chicagoland West  
 Associated Banc-Corp  
 Bethel United Church Of Christ  
 Brio Tuscan Grille  
 Chicago Metropolitan Fire Prevention Company  
 Chicago Oakbrook Financial Corp.  
 Community Memorial Foundation  
 Complete Energy Management Control Company (C.E.M.C.O.)  
 DuPage African Methodist Episcopal Church  
 Embassy Suites Chicago - O'Hare/Rosemont  
 Evergreen Bank Group  
 FirstMerit Foundation, N.A.

General Pest Environmental Solutions, Inc.  
 Glen Ellyn Infant Welfare Society  
 Hinsdale Bank & Trust  
 Illinois Prairie Community Foundation - Heartland Bank & Trust Company Support Fund  
 Itasca Bank & Trust  
 Jerry Haggerty Chevrolet, Inc.  
 Lisle Savings Bank  
 MB Financial Bank  
 McMaster-Carr Supply Company  
 Military Order Of The Purple Heart  
 Naperville Noon Lions Foundation  
 Oxford Bank & Trust  
 Phoenix Staffing & Management Systems, Inc.

Rivera Painting & Construction, Inc.  
 Roll Giving (Fiji Water)  
 Rotary Club Of Lombard, Illinois  
 Selden Fox Ltd.  
 Skender Foundation  
 Spiroff & Gosselar, Ltd.  
 State Bank Of India  
 Studio Movie Grill  
 TCF Bank Foundation  
 The Capital Grille  
 The Private Bank  
 Webitects.com, Inc.  
 West Suburban Bancorp, Inc.  
 Wheaton Bank & Trust Company, N.A.

## Individuals Helping CHAD

Armbruster, Jack F. & Patricia  
 Bauer, Jonathan W. and Rachel Z.  
 Baurle, Erin  
 Baurle, Janet M.  
 Briggs, David and Lynette  
 Bright, Barbara  
 Carlson, Keith R. and Ruth A.  
 Carlson, Marcy  
 Clark, David and Rebecca  
 Collins, Joseph  
 Collins, Nora J.  
 Cound, Thomas M. and Nadine N.  
 Daluga, Roger J. & Karen  
 Deeter, Conrad & Deborah E.  
 Dineen, Timothy P. and Jill E.  
 Douthit, Clarissa R.  
 Dunn, Thomas R. & Adele T.  
 Essick, Raymond and Jeanna  
 Fillebrown, Brian R.  
 Fillebrown, Guy T.  
 Fischer, Dean W. & Jennifer  
 Fischetti, Thomas M. & Michelle M

Fitzgerald, Evan and Eileen  
 Gilardi, Donald A. and Catherine A.  
 Gresk, Michael J. & Kathleen B.  
 Hassett, William J. & Cynthia  
 Heffernan, Daniel C. and Donna J.  
 Karim, Aminul & Marilyn P.  
 Kay, Thomas O. & Janice C.  
 Kennedy, David M. & M. Susan  
 King, Carol  
 Kittling, LaSandra  
 Kregor, Michael J. and Katherine D.  
 Lepore, Susan Merrill  
 Loch, Terry and Kathy  
 Loch, Timothy L. & Mary C.  
 Lueth, Karen M.  
 Martin, James E. & Margaret M.  
 Miller, Jo Anne  
 Monson, Mark and Mary  
 Moravecek, Nancy  
 Mulherin, John and Bonkowski, Dr. Sarah  
 Murphy, Sally  
 Murray, Patricia G.

Navarro, David N. and Gretchen  
 Nicholson, Mary Jo  
 Niederbrach, Otto W. & Jennifer E.  
 O'Connor, Joyce A.  
 Peterson, Howard E. and Dorothy L.  
 Peterson, William B. and Jevey, Heidie M.  
 Reifenrath, Todd & Stephanie  
 Rios, Arian  
 Rojas, Alfred F. and Virginia M.  
 Salamunovich, Joseph and Meredith  
 Shaffer, Ed  
 Singer, Nancy L.  
 Stodgell, Kathleen A. and Mook, David A.  
 Swarnum, Subramanian  
 Troutman, Lois  
 Vangel, Nicholas & Dorothy  
 Vo, Tram  
 Welter, Margaret  
 Whalen, Raymond J. and Kathleen M.  
 Zitelli, John

## Partnerships

Catholic Charities  
 DuPage County Human Services  
 DuPage Housing Authority  
 DuPage PADS  
 Love Christian Clearinghouse

Naperville Cares  
 People's Resource Center  
 The Assistance League



## Chad Staff

Brian Worth  
 President and CEO

Mary Loch  
 CFO

Carol King  
 Financial Assistant

John Ware  
 Facilities Director

Sarah Thomas  
 Property Manager

Rosemarie Montanez  
 Property Manager

Pamela Broniatowski  
 Property Manager

Terri Williams  
 Maintenance Dispatcher

Enes Lukovac  
 Maintenance Supervisor

Mikhail Gritsak  
 Maintenance Technician

Robert Perez  
 Maintenance Technician

Cece Batiste  
 Receptionist

fact:

30

HOMES HAVE  
 BEEN REHABBED  
 ELIMINATING  
 BLIGHT AND PROMOTING  
 NEIGHBORHOOD  
 REVITALIZATION.

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

### 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 continue working with CHAD and the great work they are doing because our community partnerships are something that we take very seriously."*

— Coree Weckler  
 Home Depot Store Manager – Carol Stream, IL

### GREAT SPONSORS

*Cincinnati Insurance is one of CHAD's corporate sponsors that has devoted extensive hands-on, hardworking, 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

