



CHAD Community Life



FALL / WINTER 2014

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BOARD OF DIRECTORS OFFICERS

Nancy Singer, Pres./Treas.
Janet Baurle, VP
Nora Collins, Secretary

MEMBERS

Roger Daluga
William Hassett
LaSandra Kittling
Tamika Thompson
Raymond Whalen

CHAD Exec. Director
Brian R. Worth, Esq.

Our Mission:

*We are committed to
delivering quality,
affordable housing where
individuals and families
can live, work and thrive.*

CHAD Receives Over \$42,000 In Support From Local Banks

Earlier this year, CHAD launched a bank appeal for general operating support of our affordable housing program which successfully raised over \$42,000. The funds have been used primarily for addressing deferred and ongoing maintenance to CHAD's inventory of over 400 affordable rental housing units. This funding is critical to CHAD so that it may continue to offer quality affordable housing to meet the growing needs of hardworking low and moderate income individuals and families who are otherwise cost prohibited from renting in Chicago's desirable western suburbs.

CHAD would like to publicly acknowledge and thank the financial institutions that provided monetary support for CHAD during 2014. The board and staff are tremendously grateful for your contributions in supporting our mission. The impact of gifts from these banks not only provides CHAD with the means to provide stable and permanent housing to over 400 low income qualifying households, but also helps local businesses find and retain workers in the markets they serve and it sustains economic development in our communities and positively impacts neighborhood stabilization. Our bank honor role is listed below:

\$10,000 or more

MB Financial Corporation

\$5,000-\$9,999

First Merit Bank Corporation
State Bank of India
TCF Financial Corporation
West Suburban Bank

\$1,000-\$2,499

Associated Bank
Heartland Bank & Trust
Lisle Savings Bank
Oxford Bank & Trust
Wheaton Bank & Trust

< \$1,000

Hinsdale Bank & Trust
Itasca Bank & Trust

Thank you again to all of the banks that supported us!



Please give generously to CHAD over the holiday season so that we can continue to serve the affordable housing needs of the many hardworking individuals and families that are the backbone of our communities.

To donate please refer to our website for more information—www.chadhousing.org

Community Impact Report

CHAD recently published a Community Impact Report that highlights the major accomplishments for the Fiscal 2013 Year. Some of the accomplishments include the following:

- CHAD celebrated 30 years of providing housing stability to low and moderate income individuals and families and serves over 400 households.
- CHAD continued its role as critical partner to transitional housing agencies by supplying permanent affordable housing to their clients.
- CHAD launched a multi-phased branding and marketing redevelopment project to increase awareness of the organization throughout its service area.
- CHAD completed deferred maintenance at several properties that were partially funded with grants from DuPage County, the City of Naperville and by individual/corporate donations.
- CHAD upgraded life safety systems at all of its properties.
- CHAD collectively saved its residents over \$780,000 by charging below fair market rents.
- CHAD provided 22 households experiencing a short term economic crisis with Homeless Prevention grants and experienced a 91% stabilization rate.
- CHAD achieved an improved occupancy rate as a result of a renewed emphasis on adopting “best in class” property management standards.
- CHAD refinanced the majority of its bank debt to an average interest rate of 3.5%, saving the organization approximately \$200,000 in interest costs.

FOR MORE INFORMATION: PLEASE REFER TO www.chadhousing.org

CHAD Welcomes New Board Members

CHAD would like to extend a warm welcome to our newest Board Members in 2014:

Roger J. Daluga joined the board in February 2014 and is President/Owner of Addison Lane LLC. He is an active investor/owner of distressed and foreclosed residential real estate. Prior to managing his own portfolio of properties, Roger worked for First Industrial Realty Trust in Chicago where he managed the Net Lease Department and was responsible for sourcing, structuring, negotiating, financing and closing net lease transactions on industrial property throughout the US. Mr. Daluga earned both a Bachelor Degree in Finance from Western Illinois University and an MBA from Roosevelt University. He and his wife, Karen resides in Lombard, IL..



William J. (“Bill”) Hassett joined the board in April 2014 and has been a partner, for over 35 years, with McGladrey LLP, an assurance, tax and consulting firm with offices in Chicago. He is also managing director of the firm’s National Real Estate Group and provides audit, tax and business consulting services to real estate clients, including nonprofit organizations. Bill leads the affordable housing practice and has directed more than 200 affordable housing and other audits under Government Auditing Standards throughout his career. Mr. Hassett earned a BBA in Accounting from Loyola University. He and his wife, Cynthia, reside in Woodridge, IL

CHAD Hosts 2nd Annual Wine Tasting & Benefit Auction

CHAD hosted its 2nd Annual CHAD “*Uncorked*” Wine Tasting and Benefit Auction on Friday, November 7th at the Katherine Legge Memorial Lodge in Hinsdale, IL. The event, which featured a delightful evening of hors d’oeuvres and special wine tastings, accompanied by a silent auction, raffles and entertainment, was attended by over 125 guests for the sole purpose of raising funds for CHAD to continue delivering quality housing options at below market rents.

“The overwhelming support by our guests, sponsors, and volunteers at this event is testament to the good work that CHAD does to satisfy the affordable housing needs of the many hard working individuals and families that are the backbone of our communities” stated Brian Worth, Executive Director. “It is our hope that this signature event will continue to grow and create greater awareness of the need for affordable housing in one of the highest per capita income areas in the state.”

Funds raised at the event will be used for operational support, including, but not limited to, ongoing maintenance of CHAD’s inventory of over four hundred affordable housing units so that it may continue to provide a safe and quality living environment for its residents.

A special thanks to Prestige Wine and Spirits, Westmont, for hosting the wine tasting.



CHAD Board and Staff members gather at the KLM Lodge



CHAD guest enjoy sampling a variety of wines

CHAD to participate in the Community Trees Display at Cantigny



CHAD has been selected, along with six other non-profit organizations, to participate in the Community Trees Display at the Robert R. McCormick Museum at Cantigny Park in Wheaton, IL. The CHAD board and staff will be decorating a tree in a manner that reflects the mission of the organization and will receive a \$2,500 donation from the McCormick Foundation. In addition, CHAD has the opportunity to obtain a second matching donation of \$2,500 from the McCormick Foundation if its tree is chosen by visitors to the museum as their favorite tree. **Supporters of CHAD are encouraged to visit the museum during the holiday season and vote for CHAD’s tree.**

The trees will be on display between November 25th and December 30th on the days that the museum is open. The McCormick Museum hours in November and December are 10:00 am to 4:00 pm, Tuesday-Sunday, with visits by free guided tour. Parking is \$5. In addition, the museum will host a special Open House from 5:00-8:00 pm during Cantigny’s Celebrate the Season Holiday Festival on Saturday, December 6th.

Residents can Help CHAD Change Lives

As a non-profit organization, CHAD relies on grants, donations and fundraising to help maintain our properties and keep our rents at an affordable rate. The rent revenue does not keep up with the actual costs to maintain our properties, CHAD is under continual pressure for financial support.

As a resident you can help us in our efforts to raise funds by talking to your employer about CHAD. Here are a few ways you and your employer can help.

- Ask your employer to make a donation to CHAD.
- Ask them to match your Donation.
- Ask them to sponsor a CHAD event.
- Ask them to donate time to help rehab, paint, and landscape our properties.
- Ask them to donate supplies and equipment

With your help, CHAD is able to give more hardworking individuals who are critically important members of our communities a clean, safe and secure living environment; better employment opportunities; and improved educational opportunities for their children.

Help CHAD change more lives! To make an online donation visit our website at CHADhousing.org

For more information contact:
William Peterson,
Director of Resource Development
630 456-4452 ext. 221.

Illinois Home Weatherization Assistance Program (IHWAP)

Does your unit need a new furnace, a new refrigerator, attic or wall insulation or new window and doors?

If the answer is yes, then we encourage our tenants to apply to the Illinois Home Weatherization Assistance Program (IHWAP) which is designed to help reduce the energy costs for low income households by making their homes more energy efficient. CHAD participates in the program and pays for only a portion of the weatherization costs which helps take pressure off of our annual operating budget.

CHAD participates in the program. Therefore, renters may apply for weatherization assistance. A maximum of \$7,500 can be spent on each eligible resident's home for energy-related weatherization and repair work.

What are the benefits?

The IHWAP program is designed to help low income residents save fuel and money, while increasing the comfort of their homes. As a result, CHAD residents can expect to see lower utility bills, which mean more money in your pocket. The program also benefits CHAD in that a substantial portion of the costs are covered by the State of Illinois, thereby saving CHAD significant dollars.

Am I Eligible?

Eligibility is determined by family size and household income in accordance with federal guidelines. To determine if you are eligible to receive weatherization assistance, please contact the agency in the county that you live in:

DuPage County Residents:

DuPage County Department of Human Services
421 N. County Farm Rd.
Wheaton, IL 60187-3978
Telephone: 630-407-650
www.dupageco.org

Kane County Residents

Community Contacts, Inc.
100 South Hawthorne Street
Elgin, IL
Telephone: 815-758-3835
www.cci-hci.org



CHAD HOLIDAY SCHEDULE

November 27 & 28: Closed

December 24 & 25: Closed

December 31 & January 1: Closed

**For emergencies, Please call our Maintenance
Emergency Number at 630-456-4452; Press 3**



“ With our housing situation now stabilized, I’m looking forward to greater financial, relational, physical, mental and spiritual prosperity” - Takahya N.

Earlier this year, one of CHAD’s properties, a three bedroom townhome in Glen Ellyn, sustained severe damage in an accidental fire. While no one was injured, the unit was deemed uninhabitable and the family who resided in the unit was able to find other housing. Over the ensuing months, CHAD rehabbed the unit from top to bottom, featuring, among other things, new kitchen and bathrooms, appliances, flooring and HVAC systems. Employees of Cincinnati Insurance Company, CHAD’s insurer, also volunteered to complete the project by painting and landscaping the property.

“We’ve taken a tragedy and made it into a triumph” stated Brian Worth, Executive Director of CHAD. “We are thankful to Cincinnati Insurance who partnered who worked with us to get this property back to occupancy status within 6 months so that we could help place another family in need of affordable housing.”

As renovations on the property were nearing completion, Takahya N. was looking for a larger and more affordable home for her daughter, niece and ailing grandfather. They were living in a cramped 2 bedroom apartment in Carol Stream and needed a larger home. However, finding an affordable home presented a challenge to Takahya, following a recent divorce and subsequent unexpected death of her ex-husband, which left her with little financial support.

Fortunately, Takahya learned about CHAD from a cousin who was already living in CHAD housing. She went online, found the Glen Ellyn townhome listed for lease and within a short period of time, was approved to become a CHAD resident.

Tragedy struck shortly after move in day when Takahya’s grandfather died. Despite the situation, Takahya is thankful that life for her is moving in a positive direction. “I couldn’t be more happier living in a CHAD property” said Takahya, “The whole experience and customer service aspect with CHAD has been great. I’ve never had a landlord be so concerned about our well-being after having a death in the family.”

As a way to help the family get established in their new home, CHAD contacted the Assistance League Chicagoland West, to help provide some needed kitchen equipment. Fernanda Valentino, VP of Philanthropy at Assistance League, as well as members of CHAD staff, met to welcome the family into their new home.

When asked what living in CHAD housing meant to her, Takahya simply stated “With our housing situation now stabilized, I am looking forward to greater financial, relational, physical, mental and spiritual prosperity.”

Welcome Home Takayha, Aaliyah and Tameiko.

Pictured left to right: Bill Peterson, Director of Resource Development; CHAD residents, Aaliyah, Tameiko and Takahya; Rosemarie Montanez, Leasing & Compliance Manager and Fernanda Valentino, VP Philanthropy, Assistance League Chicagoland West.





**Community
Housing
Advocacy &
Development**

531 E. Roosevelt Road
Suite 200
Wheaton, IL 60187
CHADhousing.org
P: 630 456-4452
F: 630 580-9244

Earn Extra Cash!

Anyone who recommends a new CHAD resident will receive a \$250 referral bonus when the individual or family moves into a CHAD unit.

Contact the office at 630 456-4452 for details.

Remember CHAD on “#GivingTuesday”

Give Thanks, Get Deals, then Give Back

#GivingTuesday is December 2, 2014 - the Tuesday after Thanksgiving

CHAD is participating in #GivingTuesday which is a global day dedicated to inspiring people to take collaborative action to improve their local communities and give back to the charities and causes they support to help create a better world.



#GivingTuesday is a counter narrative to Black Friday and Cyber Monday because it reminds us that the spirit of the holiday giving season should be about community and not just consumerism.

Help support CHAD's continue its mission and serve the affordable housing needs of the many hardworking individuals and families that are the backbone of our communities.

To donate, please visit our website at www.chadhousing.org