



SUPPORTING DOCUMENTS

Shelter Redesign Plan

STRATEGIC RECOMMENDATIONS FOR THE ENHANCEMENT AND
EXPANSION OF THE HOMELESS EMERGENCY SHELTERING SYSTEM IN
WEST SUBURBAN COOK COUNTY

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BACKGROUND

In the wake of COVID-19 and a national affordable housing crisis, communities across the county are forced to balance the need for immediate and safe sheltering options and utilization of scaled, intentional rehousing choices. To that end, the Oak Park Homeless Coalition (OPHC) and Housing Forward engaged Clutch Consulting Group to conduct an analysis of the current emergency shelter system component and provide redesign recommendations that meet the needs of people experiencing homelessness and create a safer, more robust crisis response system.

EVALUATION SCOPE & DESIGN

The purpose of this review is to evaluate the current crisis response and service system and provide tailored recommendations to promote a modernized interim housing system. Outlined in this report are the major components of an effective crisis response system and actionable, proven strategies to implement a comprehensive systems approach to addressing shelter needs for all types of homelessness. Based solidly on best practices and expertise in system design, the proposed recommendations are not intended to be academic in nature. Clutch's approach to evaluation emphasizes the importance of collective impact on social problems and deep understanding of systems thinking theory.

GROUNDING IN SYSTEMS THEORY

A system is defined not as a collection of parts, but rather an intentional connection of components to produce a desired behavior and result. The dynamics of a complex system such as the homeless response system have many interacting elements that are continuously adapting in response to conditions within the environment. Systems theory suggests that each component of the system relies on the others, and the success of the whole system depends on the coordination of strong components working together in a streamlined and collaborative manner. This report approaches analysis of Housing Forward's emergency shelter response using a system thinking lens; recognizing that the emergency shelter system itself is contained within a larger ecosystem of temporary and permanent housing interventions.

WEST SUBURBAN COOK COUNTY CONTEXT

Suburban Cook County covers a geographic area of over 500 square miles and includes more than 2.5 million residents. In addition to its vast geography, suburban Cook County also has significant variations in the availability of resources and programs throughout the

region. The Alliance to End Homelessness in suburban Cook County serves as the lead agency of the suburban Cook County Continuum of Care (CoC) and is responsible for coordinating homeless assistance efforts throughout all the County, except for the city of Chicago. To respond most effectively, the Alliance organizes its work at the local level utilizing Community Based Service Areas (CBSA)s for homelessness assistance provision. These CBSA's employ a collaborative approach to the homeless assistance and service delivery system within their local communities. This report examines the crisis response in west suburban Cook County, with a focus on Housing Forward's service area.

Trends in homelessness typically depend on the population size, rate of system entries, and rate of system exits over time. Based on 2020 Point in Time (PIT) count data, there are 217 people experiencing homelessness on any given night in the west suburban region. During the night of the PIT, 53 people were experiencing unsheltered homelessness and 164 people were sheltered. When compared to the homeless population of suburban Cook County, the Western region accounts for 26% of the total homeless population and 45% of the unsheltered population. The charts below illustrate household characteristics and demographic information for unsheltered and sheltered individuals. Chart 1 examines household composition and gender for homeless individuals based on Housing Forward's Emergency Shelter's PIT report for January 2020 and HMIS data gathered by Housing Forward's Street Outreach project in 2020. A notable finding from this analysis is the high percentage of individuals experiencing sheltered homelessness and the high percentage of families experiencing unsheltered homelessness.

Chart 1: PIT Unsheltered vs Sheltered Homeless Breakdown; by Household Type and Gender

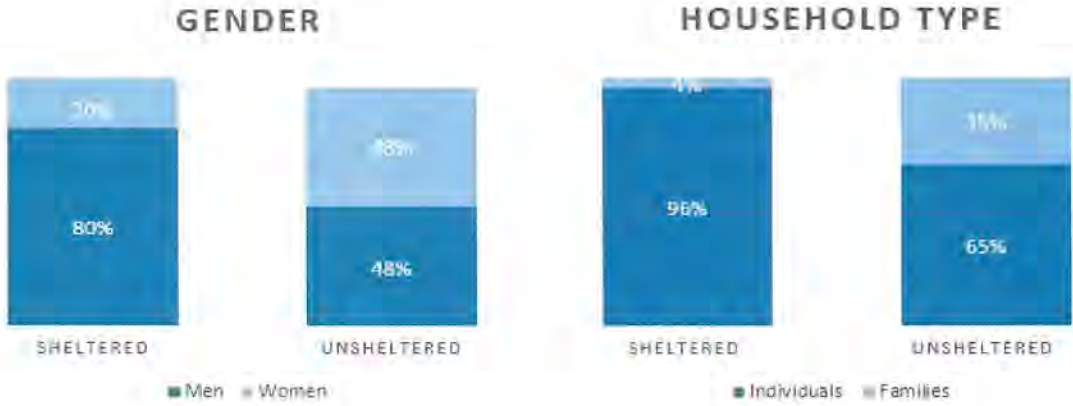
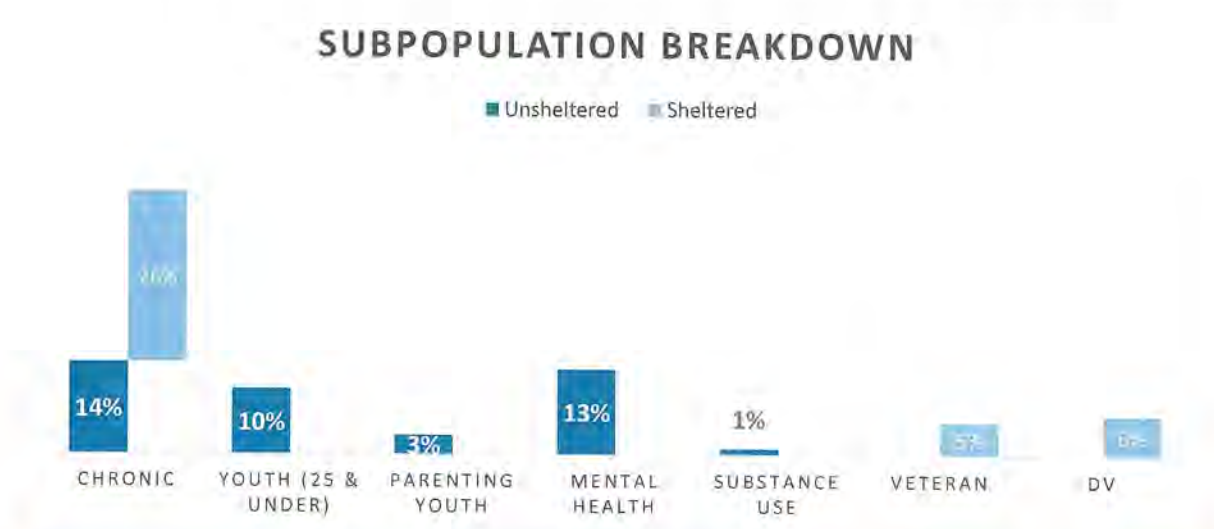


Chart 3 provides additional analysis on household needs and conditions of the unsheltered and sheltered homeless. In addition to the high percentage of unsheltered families noted above, the analysis identified a significant percentage of Youth (under age 25) and Parenting Youth households living unsheltered.

Chart 2: PIT Unsheltered vs Sheltered Homeless Breakdown by Subpopulations



HOMELESS RESPONSE SYSTEM COMPONENTS

Homelessness is a complex, long standing social problem that has deep and costly repercussions. The complexity underlying housing insecurity and the characteristics of homelessness have important implications for a systemic response to adequately meet the needs of people experiencing homelessness. At the household level, people transition between stable and unstable environments and interact with homeless assistance programs at various stages and trajectories. This ebb and flow present challenges for homeless response systems to accurately predict patterns and plan the most, effective response. Conceptually, homelessness is the combination of the initial levels of people experiencing homelessness, or the "inflow", plus the ongoing movement of people in and out of homelessness, otherwise known as "throughput." As result, an effective system-wide response to homelessness is one that enables system flow. This is described as an efficient and coordinated process that allows people experiencing crisis to easily access shelter while appropriate supports are identified, and then quickly connect them to the right interventions to resolve their homelessness. Movement through the system depends on two critical factors; 1) a combination of individual, interpersonal, and 2) socioeconomic factors and an extensive interagency network of formal and informal supports focused on addressing the complexities of housing instability. This report examines both factors to identify the needs for individuals and families seeking emergency shelter within Housing Forward's 27-community service area and enhance the interim housing component of the re-housing system to achieve system flow and throughput. For the purposes of this report, the system is organized into the three main parts: 1) System Access 2) Crisis response and 3) System Exits.

SYSTEM ACCESS

Access describes the engagement point for persons experiencing housing crisis. In an effective homeless response system, entry pathways are designed to streamline access for people with the multiple, complex needs. Prior to COVID-19, there were a variety of ways individuals experiencing homelessness could access the homeless system in west suburban Cook County including by phone, Walk-In Center, daytime Support Center, Emergency Shelters, and Street Outreach. Each entry point utilizes a consistent process to determine how people access resources and what supports are needed to end their housing crisis. This is done through a coordinated entry system designed to identify the people most in need and accelerate their access to housing and service pathways. Termed Entry Point, this process utilizes a standardized approach to assessment and referral for all households seeking assistance.

Call Centers

Conducts pre-screen to identify immediate needs
Refers to appropriate intervention based on preliminary determination

Walk In Centers

Provides Prevention & Diversion Assistance
Provides information on Emergency Shelter
Operates as designated Entry Point site for region

Daytime Support Centers

Supports Emergency Shelter guests
Provides short term case management to support stabilization
Provides connection to Entry Point Intake

Street Outreach

Provides connection to Entry Point Intake
Engages hard to reach, unsheltered individuals in services and housing

Much of this work is done at the Walk-In Center which operate as the designated location for accessing Entry Point intake. The Walk-In Center for the west region is operated by Housing Forward and is open Monday-Friday at varying hours each day (currently by appointment only during the COVID outbreak.) Services provided at the Walk-In Center include direct emergency financial assistance, short term stability services, and information and referral to emergency shelter.

For homeless guests staying in emergency shelter, the daytime Support Centers offered additional short-term stability and case management services to facilitate connections to housing.

CRISIS RESPONSE

Often the pathway out of homelessness will include a stay in a temporary housing environment. Often described as “interim housing”, this short-term stay is typically in an emergency shelter or transitional housing bed. This is a critical component of a comprehensive, system wide rehousing approach because people experiencing a housing crisis or fleeing an unsafe situation need access to a safe and decent place temporarily while they secure permanent housing. The table below provides a comprehensive snapshot of the crisis housing inventory for west suburban Cook County based on the 2019 Housing Inventory Count (HIC) report.

Project	Families	Adults	Other	#of Beds
Way Back Inn- HCHV for Homeless Vets		x	Veterans	6
Housing Forward- Sojourner House	x	x	Medically Vulnerable	10
Housing Forward- PADS Emergency (Seasonal)	X	x		60
B.E.D.S Plus Care, Inc. - Emergency Overnight (Seasonal)	X	x		110
				Total 186
B.E.D.S Plus Care, Inc.- LATH	x			14
Heartland Alliance Health- Transitional Scattered Sites		x		10
				Total 24
Thresholds Inc. West Suburban Safe Haven		x		15
Volunteers of America of Illinois HCHV for Homeless Vets		x	Veterans	14
				Total 29

Three organizations comprise the emergency shelter response “system” in west region, proving a total of 186 beds. The current emergency shelter programs have different eligibility requirements, target populations, and operating procedures. This report examines the emergency shelter provided and operated by Housing Forward only but, recognizes that the emergency shelter system itself is contained within a larger system of providers and system components.

HOUSING FORWARD'S EMERGENCY SHELTER

Housing Forward is a shelter operator and the largest permanent housing provider in the west region, offering a full range of programs and services to transition people from housing crisis to housing stability. Housing Forward previously employed a seasonal approach to sheltering operating seven days a week during main shelter season (September through May) with limited capacity through the Summer seasons (June

through August). Both shelters utilize the PADS Shelter Model to provide emergency overnight shelter to individuals and families in Oak Park and west suburban Cook County. In partnership with a strong network of 40+ religious and community groups, Housing Forward provides shelter, nutritious food, and other basic needs on a nightly basis. Local churches and places of worship serve as shelter hosts and manage a rotating schedule to provide shelter facilities. The program is staffed largely by trained volunteers who purchase, prepare, and serve meals, and provide on-site support to program staff and people residing in emergency shelters. For health and safety purposes, Housing Forward limits the number of clients that can stay in the shelter each night based on the fire safety codes for each respective shelter location. Generally, the seasonal shelter locations can accommodate between 20-60 clients per night.

The Transitional Shelter operates in the summer months, rotating every two weeks between several shelter sites in the region. The program can serve up to 15 people per night and is staffed primarily by Housing Forward Staff, AmeriCorps, and shelter interns. To access this program, a person must be actively engaged in some form of case management. In September 2019, Housing Forward launched Sojourner House, a new interim housing intervention providing 10 beds to persons with physical limitations, those in need of respite care, or families with minor children.

INFLOW

Admissions into Housing Forward's PADS Shelter is conducted by lottery procedure. Shelter staff begin collecting client ID cards at 7:00pm, prioritizing and allowing direct entry to adults with minor children who present on time. The lottery is conducted at 7:30pm via ID cards pulled directly from a box or bowl. If there are more people waiting for beds than the site has capacity for, shelter staff will aid in accessing alternatives for the night. See Appendix A and Appendix B for the process for shelter entry by household type.

NEEDS OF PEOPLE ACCESSING SHELTER

Extensive diversity exists within homeless populations and in the types of services needed to address housing instability. Additionally, households interact with homeless assistance programs at various stages and trajectories. This underscores the importance of clearly defining the needs and populations requiring shelter and developing programs and services that are tailored to effectively meet the demand. In 2019, Housing Forward served a total of 610 unduplicated individuals throughout their various Emergency Shelter projects. See Appendix C for comprehensive table with detailed information on the households that were served in shelter during the time frame, by subpopulations.

SYSTEM EXITS (OUTFLOW)

Ultimately, the goal of the homeless response system is to help people secure permanent, stable housing. This requires having a range of housing interventions available to help people exit from unsheltered homelessness or a shelter stay into a safe and permanent housing situation. Currently, households experiencing a housing crisis are prioritized for housing and service interventions based on length of time homeless and the severity of their service needs. This process is conducted in Entry Point and can be accessed by various methods outlined in "System Access" outlined above.

Over the last few years, the CoC of suburban Cook County has made significant progress on developing their inventory of permanent housing options through conversion of Transitional Housing and expansion of Rapid Rehousing and Permanent Supportive Housing. The table below outlines the beds/unit dedicated to serve people experiencing homelessness in the Western region based on the 2019 Housing Inventory Count (HIC). It is important to note that in addition to the inventory below, Housing Forward is anticipating additional RRH resources (for up to 60 units) from new ESG-CV funding from Cook County, the State of Illinois and Cicero (an ESG entitlement community). Housing Forward is also gearing up to launch a Youth Demonstration TH/RRH project in October 2020 providing 7 transitional and 16 Rapid Re-Housing units, and has also been funded for a Transition in Place grant from the U.S Department of Veterans Affairs to support 15 Veterans annually in housing. The Oak Park Housing Authority has secured 33 mainstream vouchers that will be used exclusively for Housing Forward clients.

Project Type	Adults Only Beds	Family Beds	Chronic Only	Veterans Only	Youth Only	Total Beds
RRH	11	161				172
PSH	258	79		(747)		*337

*VASH allocation is not factored into the total inventory for Western Region

STRATEGIC REFINEMENTS

The following section outlines proposed refinements to Housing Forwards emergency shelter response that are designed to effectively address immediate crisis and springboard individuals back to housing stability

PHASE OUT OF THE CURRENT PADS SHELTERING APPROACH AND IMPLEMENT A TEMPORARY, INTERIM MODEL TAILORED FOR SPECIFIC SUBPOPULATIONS

An effective crisis response system utilizes emergency shelter to support flow from housing crisis to housing stability by providing support and connections to people experiencing homelessness. This requires an emergency shelter system primed to readily identify and seamlessly connect people experiencing homelessness to exit pathways within the system, maximizing every housing option to reduce homelessness. Conversely, the system must also be designed for those who can effectively utilize shelter as a springboard to return to appropriate permanent housing options without further assistance. Today's PADS Shelter model is not designed to support and achieve either of these tasks. Currently, individuals and families are shuttled nightly from one environment to another to meet their basic needs in a safe environment. This model does not operate with a focused, clear understanding of how an individual escapes this nightly cycle. The PADS operation makes it difficult to utilize diversion or other problem-solving techniques and effective case management because 1) the program is predominately volunteer-led and 2) environmental actors of limited hours (evening only) and the mass-sheltering model inhibits quality client engagement. This highlights the need for shelter to be redefined as a temporary, residential environment focused on re-connecting people to tailored exit pathways of its users. The diverse needs and varying patterns of engagement require the provision of multifaceted supports that can adapt in response to shifting demands. It is recommended that Housing Forward provide a unique combination of residential and nonresidential services based on specific subpopulation needs. See Appendix D, for Proposed Interim Housing Model with operational elements and population specific attributes for each element.

EXPLORE DORMITORY AND/OR BUNK HOUSE LIVING ENVIRONMENTS FOR SINGLE ADULTS EXPERIENCING HOMELESSNESS

Emergency Shelter data suggests that adult only households account for 78% of individuals in emergency shelter, far exceeding the number of youth or adult(s) with minor children households. Further review shows 20% of adult individuals reported staying with friends/family or rental by client as prior living situation at shelter entry. Additionally, over 53% of adult individuals entering emergency shelter exit in 14 days or less. It is likely that a large portion of these individuals could be diverted at entry if diversion and problem-

solving practices were in place. This underscores the need to develop an interim housing environment equipped to provide robust diversion at entry and housing focused services while residing in shelter. Dormitory and/or Bunk House style living is more cost effective than individual rooms for each individual or couple. Due to public health and safety considerations related to COVID 19 and social distancing protocols, it is recommended that Housing Forward identify a facility that can be utilized for dormitory style living such as a hotel, motel, or other multifamily facility. The facility should be mixed gender and allow the option for a couple (regardless of gender) to sleep in beds next to each other. The facility should also provide a safe location to securely store belongings. Lastly, consistent with best practice low-barrier principles, there should not be any preconditions to entry such as sobriety, required participation in mental health treatment, or requirements for service participation.

EXPLORE THE USE OF MASTER LEASED APARTMENTS FOR FAMILIES EXPERIENCING HOMELESSNESS

The conventional short-term emergency shelter approach, to include hotels and motels, are inadequate as responses to family homelessness. These environments are not designed to accommodate large families, and most lack the storage and facilities for essential activities such as food preparation. In addition to being inappropriate places for families to stay, these environments are extremely costly and often result in increased exposure to trauma prolonging the instability that landed them in crisis to begin with. Best practices state that families are often better served in their own units or doubled up environments than in shelters and motels. The same amount of resources could provide 1.5 to 2 times the number of temporary environments and be coupled with rapid rehousing and diversion strategies. This would ensure families have an immediate, safe and appropriate housing option, help families overcome the immediate barriers to entry traditionally experienced in the housing market, and support a successful transition using temporary or permanent subsidy. The success of this approach to family homelessness is evident when you examine the outcomes produced by Sojourner House during its first year of operation. This facility provides a temporary, residential environment for households who are receiving services and stabilizing in advance of housing placement. During its first year of operation, 76% of households who resided at Sojourner House exited the program to permanent housing.

PROVIDE TAILORED CRISIS AND HOUSING SUPPORTS TO MEET DISTINCT NEEDS OF YOUTH AND YOUNG ADULT POPULATIONS

Emergency Shelter annualized data suggests young people age 18-24 account for only 4% of individuals entering shelter. This population has historically been served in PADS shelter without any age specific supports. However, research has found youth/young adults in this age group have different service needs than their adult counterparts. These

may include family reunification support and opportunities for education and employment, among other things, in addition to housing supports. Housing Forward should ensure that diversion and housing support services are provided to this demographic group are tailored to meet their needs.

IDENTIFY AND PURCHASE REAL ESTATE TO CREATE AN ADEQUATE NUMBER OF INTERIM HOUSING BEDS TO MEET HOMELESS DEMAND

Housing Forward has engaged IFF, a local real estate consultant, to identify potential parcels and locations for tailored residential environments. The chart below details the categories of shelter, parcel types, and physical structures being considered by Housing Forward and IFF. In addition to the factors below, Housing Forward should consider costs and proximity to services and amenities. It is recommended that the facility be centrally located and should be easily reached by people who are homeless and near amenities that may be needed such as public bus lines, day services, and health care services.

Shelter Type	Definition	Parcels & Structures	Population Focus
Interim Housing	Shelter environments that can meet all basic needs (food, shelter, showers) and remain open 24/7 to provide day and night services.	Industrial, commercial, or multi-family sites often built or converted to provide interim housing services.	Families, Youth, and Singles
Master Leasing	Replace sheltering with use of master leased apartments coupled with more direct access to rapid rehousing.	Multifamily sites or single-family residences	Large Families (3+ minor children)

This analysis aimed to define the number of interim housing beds needed to meet the raw demand of people experiencing homelessness by subpopulation. Using scenario planning and predictive modeling tools, charts were produced to compare emergency shelter demand and use of shelter beds against the current inventory of housing for the purpose of quantifying the number of interim housing beds needed when utilized within a comprehensive rehousing system. The modeling considered various aspects of the

homeless response system including the number of people experiencing homelessness, the amount of housing resources available within each system component, and the utilization and turnover rate of housing resources. The methodology used offers a conservative approach to predicting and defining the number of shelter beds required to maintain a “steady state” emergency shelter system based on raw demand and targeted re-housing placement. Steady state is defined conceptually as reaching a balance in supply and demand within a system. This is achieved when there are enough services, housing, and shelter beds to match or exceed the demand for them from the target population. Further, such resources are optimized and performing as intended with maximum efficiency. In this approach, emergency shelters are meant to be temporary and the goal is permanent housing. While the focus on supports is to prevent homelessness to begin with, this might not always be possible and in such cases a system that is responsive and acts quickly is essential. This means results demonstrated in the modeling exercise are predicated on the system components functioning as an efficient and effective comprehensive re-housing system.

It is important to note that this analysis is not intended to imply absolute precision given the various assumptions outlined and applied throughout the report, but it is believed to be a reliable directional exercise when coupled with qualitative data from providers and other stakeholders. Most considerably, this analysis was unable to ascertain housing placement rates (or timeline from referral to housing placement) for individuals and families in emergency shelter. Instead, the analysis used average length of stay in shelter for each user segment as a proxy for housing placement rates. Exhibit 1 provides details on the methodology, data sources and inputs, and assumptions utilized to support analysis. Exhibit 2 provides detailed charts indicating the number of beds, by subpopulation, required to meet the current demand when beds are targeted to users. The analysis suggests that the region will need to operate approximately 81 Interim Housing beds to meet the demand when the shelter system is fully integrated into the rehousing system and achieving adequate throughput as defined in report.

RECOMMENDATIONS

- Redefine shelter as an interim housing environment and provide tailored and wrap around programming to support the rehousing path of its users.
- Explore costs for operational refinements and develop a phased plan to deliver 24-hour Interim Housing services at scale.
- In partnership with IFF, consider the strategic recommendations and operational elements outlined in this report to identify real estate solutions and determine cost for infrastructure refinements. Facilities should be considered if they can be configured or repurposed to support the creation of approximately 81 Interim Housing beds based on current demand by subpopulation.

DEVELOP AND IMPLEMENT HOUSING FOCUSED OPERATING PRACTICES ACROSS ALL INTERIM HOUSING ENVIRONMENTS

The creation of interim housing beds is critical to impacting visible homelessness throughout the region. This will keep people safe and help to engage them in changing their situation. However, without flow in other system components, such as PSH, these individuals will find it difficult to exit a shelter to a permanent housing situation. Emergency Shelter data indicates 62% of households exit without a reported exit interview with an average length of stay in shelter of 28 days. Of households with a reported exit destination, 21% of exited to a Permanent Housing resource with the process taking an average of 59 days. This can be significantly accelerated if interim housing environments offer housing-focused intensive case management. Programmatic activities should be organized to quickly route individuals into housing or to other long-term placements. As Housing Forward expands its medical respite programming it should be mindful of a potential increase need/demand for Interim Housing beds for the population served by medical respite. The expanded program will provide 18-20 new beds within the system and creates a new point of entry, or side-door, for accessing Interim Housing services. This new access point, as currently designed, will essentially by-pass diversion protocols and placement into Interim Housing is nearly guaranteed. Housing Forward should find a way to incorporate diversion services if not at the point of referral but quickly upon placement in Interim Housing.

REDUCE INFLOW INTO THE CRISIS RESPONSE SYSTEM THROUGH ENHANCED FRONT DOOR PRACTICES

Front-end prevention services offered through Entry Point's Call Center and Walk-in Center are a major strength of the existing system. Currently, Housing Forward has three (3) full time staff dedicated to Prevention assessment and services in the Oak Park satellite office. Despite these features, residents of the west region face a variety challenges that put them at risk of homelessness, many of which have been exacerbated by the COVID-19 economic downturn. The anticipated increase of homelessness highlights the need to develop community level in-reach efforts with relevant public systems (eviction courts, hospitals, child welfare, etc.) to strengthen discharge planning and coordinate referrals for individuals and families who have been identified at risk of homelessness. However, given the economic conditions of COVID and the affordable housing shortage, Homeless Prevention alone will not be sufficient to respond to the anticipated influx of people at risk of homelessness. Many who are at the shelter door no longer have a housing situation that can be preserved through prevention and need a more robust, tailored form of Diversion to avoid shelter entry. This is evidenced by the large percentage of households that reported their prior living situation at shelter entry was a literal homelessness situation (i.e., place not meant for human habitation or emergency shelter). Currently, the PADS

shelter approach presents significant limitations for shelter staff to conduct meaningful Diversion conversations. Housing Forward has recently expanded diversion resources, hiring 1.5 FTE staff dedicated to Diversion activities and will be located at the Oak Park office and Maywood Support Center. Preliminary data examined by Housing Forward staff revealed approximately 20% of households engaged were successfully diverted, or 5 to 7 households per week. The proposed refinements likely create additional, natural partnership opportunities between current Support Center, Walk-in Center, and interim housing operators, reducing the migration for individuals and families participating in service

Shelter diversion is a strategy that prevents homelessness for people seeking shelter by helping them identify immediate alternate housing arrangements and, if necessary, connecting them with services and financial assistance to help them return to permanent housing. This strategy enables communities to reserve emergency beds for people who truly have no alternative to shelter. To implement Diversion successfully requires a shift in both practice and philosophy. Successful diversion practices include an assessment of safety and appropriateness, landlord and family mediation, negotiation of payment plans, payment of rental and utility arrears, payment of first month's rent and deposit, and other payments that support ongoing housing stability. In addition to adjustments in practice, a robust Diversion strategy is one that recognizes this intervention as an appropriate pathway out of homelessness and a commitment that it should be used even if there is capacity within the shelter system. Diversion is not a process of turning people away or declining to provide needed services. Rather, Diversion offers a valuable service that helps people avoid the experience of being in shelter or unsheltered. For Diversion supports to be most effective, it is recommended that communities formalize Diversion supports across the homeless response system and integrate them into the coordinated entry process. Integrating Diversion practices into the system helps ensure that scarce resources are better utilized. Entry Point recently built a formal Prevention and Diversion screening into the phased assessment process. However, the PADS shelter intake process does not include this formal screening process. The creation of an Interim Housing model presents an opportunity to develop a more robust Diversion approach at the front door and reduce the strain on the crisis response system.

ACCELERATE OUTFLOW OF HOMELESS INDIVIDUALS INTO PERMANENT HOUSING THROUGH ENHANCED SERVICE DELIVERY PRACTICES

Case management within shelter traditionally produces few results in the absence of rehousing options. It is critical that all messaging from shelter staff be focused on helping people obtain permanent housing or other housing supports to support safe, successful shelter exits. This should begin at entry and continue throughout the individuals stay in shelter. This means that it is not the responsibility of one staff person, rather all staff should

have a role and focus on connecting individuals back to housing. Interim housing case management should employ a progressive engagement approach for provision of housing supports. Progressive engagement is built upon the recognition that people who experience homelessness can effectively resolve their own crisis independently or with very limited help. By utilizing strengths-based, housing-focused case management, rapid exits can be facilitated for households that would not likely be prioritized for a housing intervention or longer-term rent assistance. While all households enter with equal initial services such as housing location assistance, move-in, rental assistance, or case management, the amount of assistance fluctuates later on depending on the needs of the client or households in need of assistance and their ability to stabilize.

Progressive engagement requires provision of housing-focused services intended to help the person identify ways to exit homelessness quickly and, when possible, without utilizing homelessness-dedicated resources. At entry, staff should prescreen and support individuals in developing a preliminary housing plan. New clients should initially be offered light housing assistance and then progressively asked to complete more in-depth assessments to access more intensive assistance if they are unable to secure housing after a set period. All interim housing residents should be connected to housing navigation services and be engaged in intentional conversations about housing at least daily for the first 14 days. After two-weeks each resident should be assessed via Entry Point assessment protocols and be supported in collecting documentation necessary for determining program eligibility. Shelter staff should either directly conduct assessments with residents and participate in the process of matching clients with the most appropriate housing and services, or integrate with, and provide on-site access to Entry Point intake.

DEVELOP AND IMPLEMENT A HOUSING INTERVENTION FOR FAMILIES THAT REQUIRE LONG-TERM SUPPORTS TO STABILIZE

Emergency Shelter data indicates that 20% of Families reported having a disability at emergency shelter entry. Due to limitations on data gathered at shelter intake, the evaluation was unable to accurately determine the number of households that meet the eligibility for PSH. Qualitative information gathered from stakeholders suggest the CoC does not have a large portion of families that are eligible for PSH due to requirements related to disability and length of time homeless. Additionally, Entry Point Prioritization Guidelines indicate that RRH as a housing intervention is intended for households with moderate vulnerability due to limited capacity to serve higher vulnerability households. This suggests the need to develop an alternative housing intervention to provide long term support for heavy users without a disability. This can include providing priority access to deep, long term housing subsidy programs like the Housing Choice Voucher program or implementing a Shallow Subsidy program for recently re-housed or unstably housed families. Shallow Subsidy programs offer a "right sized" housing intervention between

Rapid Rehousing and no support, providing a set amount of financial assistance over a defined period of time. These subsidies distribute scarce housing resources among more families for whom a small subsidy could yield a large increase in stability.

RECOMMENDATIONS

- Implement robust Diversion practices at the "front-door" of the new interim housing program.
- Employ progressive engagement tactics after intake and acceptance into interim housing within 14 days.
- Fully leverage Diversion resources by providing on site staff support for Diversion activities, rotating between the temporary housing environment and the Support Center at key times of the day/week when newly homeless populations typically present for services.
- Repurpose existing case management to perform triage, diversion, income, or rehousing activities on site to ensure residents that can exit interim housing with Diversion services can do so as quickly as possible (0-14 days).
- Develop a barrier buster fund or flexible fund for diversion assistance with clear protocols for when and how to use such funds.
- Develop phased staffing plan to support implementation of staffing and programmatic refinements.

USE DATA TO TARGET AND TRACK SHELTER OUTCOMES

Using data to measure performance involves establishing targets, regularly reporting on performance measurements, and using the information to evaluate the effectiveness of the shelter services and improve outcomes. To do this requires strong data on the utilization of shelter services and access to housing. Region wide targets should be established and data on percentage of exits to permanent housing, time spent homeless, and returns to homelessness, should be measured, and regularly reported on. This information should be used on an ongoing basis to understand shelter use patterns and detect changes, identify frequent users, reduce length of time spent homeless, and right-size shelter capacity.

RECOMMENDATIONS

- Establish robust data collection procedures of clients, services, and outcomes.
- Establish performance targets for length of stay, percentage of exits to permanent housing, and returns to homelessness
- Develop a bi-annual reporting mechanism to examine outcomes and inform changes to shelter service system.

- Explore use of a dashboard for reporting mechanism.

CONCLUSION

The homeless emergency shelter system is not a stand-alone system, but rather an integral component of a larger rehousing strategy aimed at ending and preventing homelessness. An ideal homelessness response system design would avoid the need for shelter altogether and readily make housing available to anyone in need. While that dream design is unrealistic in the near future, it emphasizes the need to redefine shelter as a temporary residential environment tailored to support the rehousing path of its users. This requires a system that can triage and route individuals to tailored shelters and services according to their needs with a consistent emphasis on rehousing activities (including income) rather than sheltering. Sheltering becomes a means to a rehousing end and not the final outcome. This is a fundamental paradigm shift that creates a shared mission and responsibility for both the providers and clients to achieve rehousing not just provide a shelter bed. As this paradigm shift takes root, the behaviors of providers and clients will shift in tandem. Coupled with a shared database to identify pathways, prioritize, and connect rehousing interventions and the expansion of new rehousing options across the CoC, the system is designed to dramatically reduce homelessness and effectively springboard individuals back to housing stability.

EXHIBIT 1 – EXAMINING HOMELESS SHELTER DEMAND COMPARED TO HOMELESS SHELTER CAPACITY: METHODOLOGY & DATA INPUTS

Disclaimer: Typically, this analysis is performed using unduplicated annual data from the Homeless Management Information System (HMIS) the Annual Homeless Assessment Report (AHAR), CoC Housing Inventory Chart (HIC), and the annual homeless point-in-time count (PIT). Due to the limitations related to data, other sources of data and methods had to be considered including extrapolation, readily accepted national assumptions, and qualitative inputs from shelter providers and users. As a result, the analysis was performed multiple times with various data sets and compared to inform the strategy recommendations. This analysis is not intended to imply precision given the various assumptions applied, but it is believed to be a reliable directional exercise when coupled with qualitative data from providers.

STEP 1 - DETERMINE THE TOTAL ANNUAL AND DAILY SHELTER DEMAND

The sheltered point-in-time (PIT) count should be an accurate and reliable reflection of the annual shelter demand on one night in late January. Often this number can be compared to the Annual Homeless Assessment Report (AHAR) which provides a total annual unduplicated count of shelter users. During the time this analysis was conducted the 2020 AHAR was not readily available. The unduplicated annual shelter number was calculated using other methods to annualize the population demands including a combination of Point-In-Time and Housing Forwards Impact Report data.

Western Region Shelter Demand	
Source	Total Population
2020 Point-In-Time Count Unsheltered	53
2020 Point-In-Time Count Sheltered	164
2019 Housing Forward Impact Report	937 unduplicated literally homeless served (shelter-street) Total of 17,591 bed nights of shelter Total of 6,022 visits to Daytime Shelter

STEP 2 – SEGMENT THE SHELTER POPULATION BY USER TYPES

In the absence of aggregated data on regional shelter use, bed night stay and shelter service data provided by Housing Forward were used to segment the shelter population into user types. The data below examined emergency shelter stay from March 2020 to September 2020 to perform analysis.

Single Adults	User Segments (% of total population)	Definition (# of nights)	Unique HH's
	Heavy Users (37%)	90 or more	30
Moderate Users (30%)	15 to 89	25	
Light Users (33%)	14 or less	27	
Families	User Segments (% of total population)	Definition (# of nights)	Unique HH's
	Heavy Users (57%)	90 or more	8
	Moderate Users (29%)	15 to 89	4
	Light Users (14%)	14 or less	2
Youth	User Segments (% of total population)	Definition (# of nights)	Unique HH's
	Heavy Users (50%)	61 or more	4
	Moderate Users (25%)	15 to 760	2
	Light Users (25%)	14 or less	2

STEP 3– DETERMINE HOW SHELTER BEDS ARE USED DAILY BY USER SEGMENTS

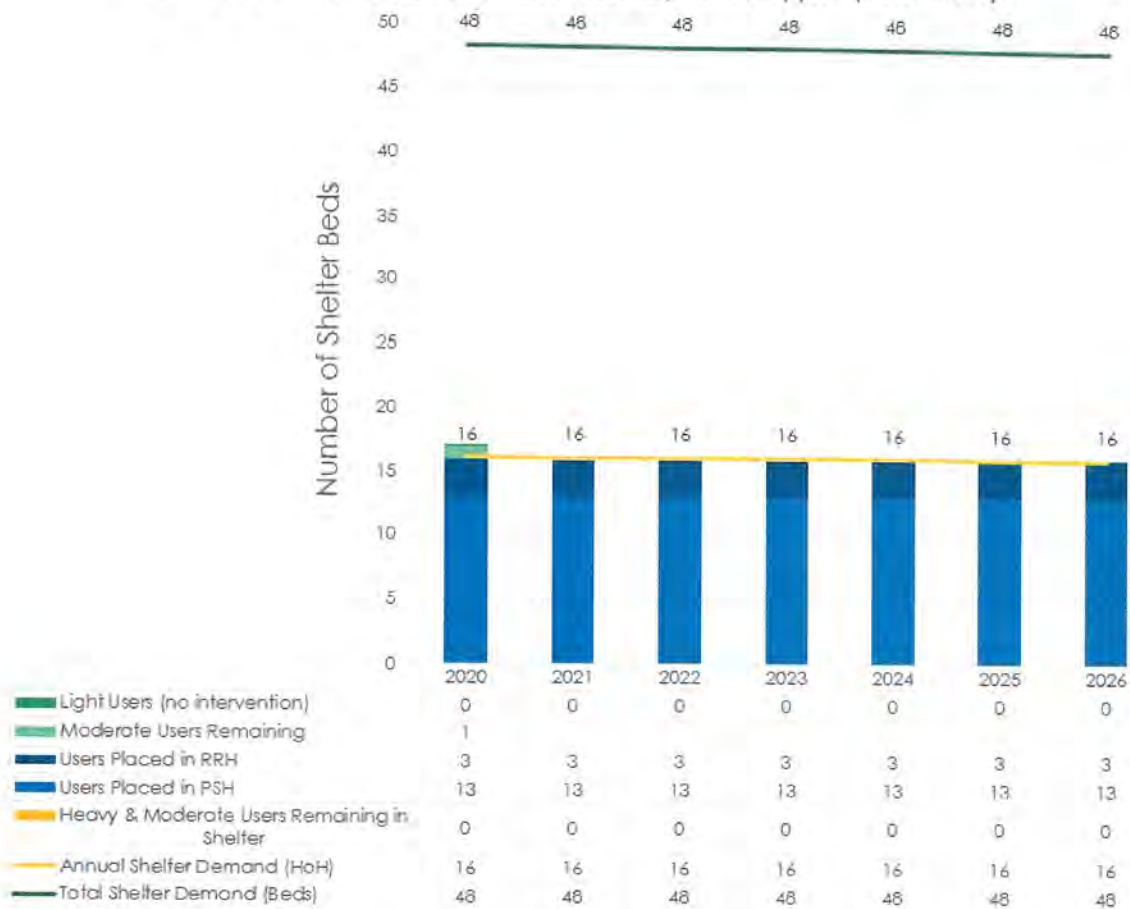
User Segment	Average Length of Stay (days)	Average Length of Stay (days)	Average Length of Stay (days)
	Singles	Families	Youth
Heavy Users	154	160	74
Moderate Users	46	49	37
Light Users	3	9	11

EXHIBIT 2- SHELTER DEMAND ANALYSIS BY SUBPOPULATION

This section includes a table of data inputs and data sources or assumptions followed by a chart detailing shelter bed use by user types at any given time based on the specified inputs. Given the limitations of pulling aggregated, regional unduplicated shelter use data, several data sources were considered and analyzed as proxies to thoroughly investigate this question. The chart format is intended to allow for the synthesis of various data inputs and visualization of analysis results.

FAMILY SHELTER SYSTEM

Annual Shelter Bed Utilization by User Type (Families)

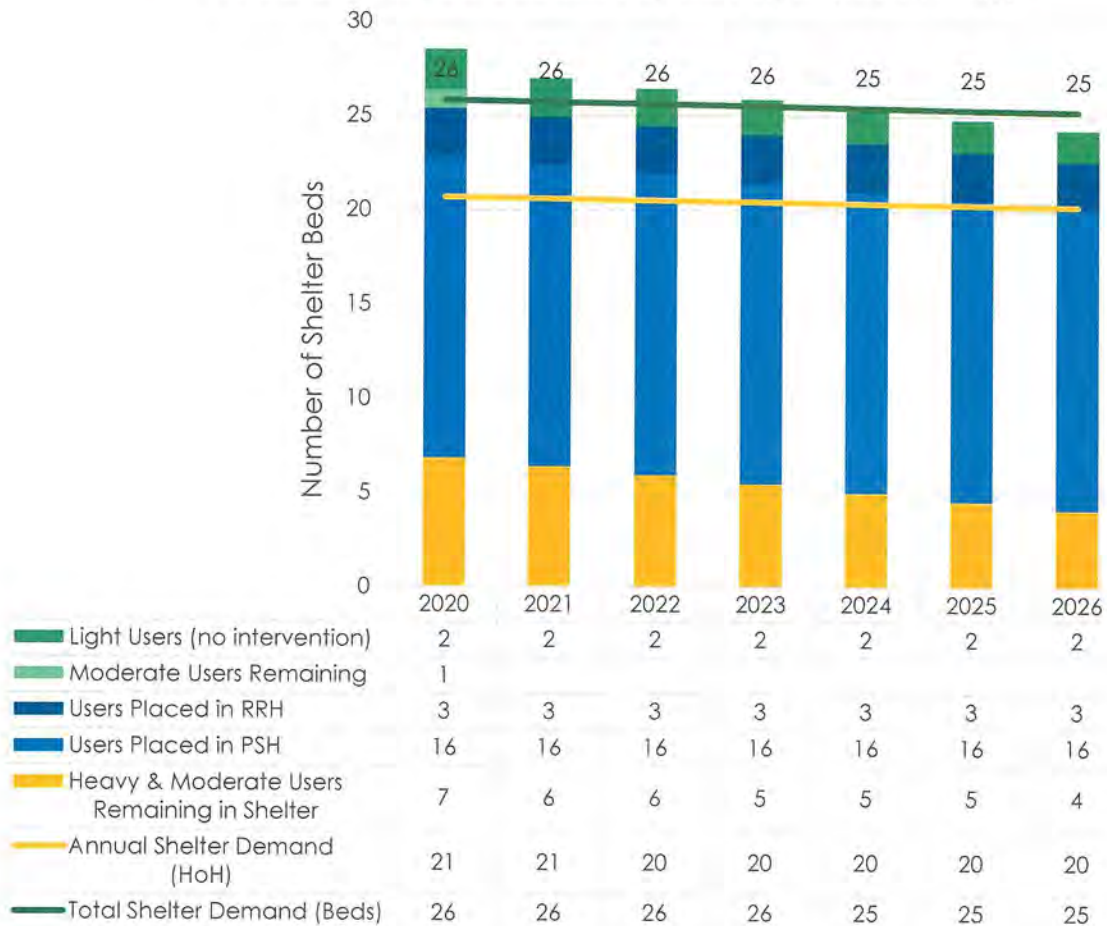


**Emergency Shelter data suggest an average household size of 3 for adults with minor children. This was used as a multiplier to identify the number of beds needed to meet household demand. Additionally, qualitative data provided by stakeholders indicate that a large percentage of families are not eligible for PSH based on requirement of disability and length of time homeless. This suggests the need to develop a long-term support intervention for heavy users without a disability to support housing placement rates indicated on chart.*

User Group	% of Population	Average Length of Stay (days)	Assumptions*
Heavy Users Placed in PSH	57%	160	Will need PSH or long-term subsidy program and will remain in shelter until housed or self-resolve.
Heavy Users Remaining		365	
Moderate Users placed in RRH	29%	49	The longest stayers will get RRH or TH and the others will continue to reside at shelter an average of 49 days and then self-resolve
Moderate Users Remaining		365	
Light Users	14%	9	These individuals will get diverted and/or find other options if shelter is not available

ADULTS ONLY SHELTER SYSTEM

Annual Shelter Bed Utilization by User Type (Adults Only)

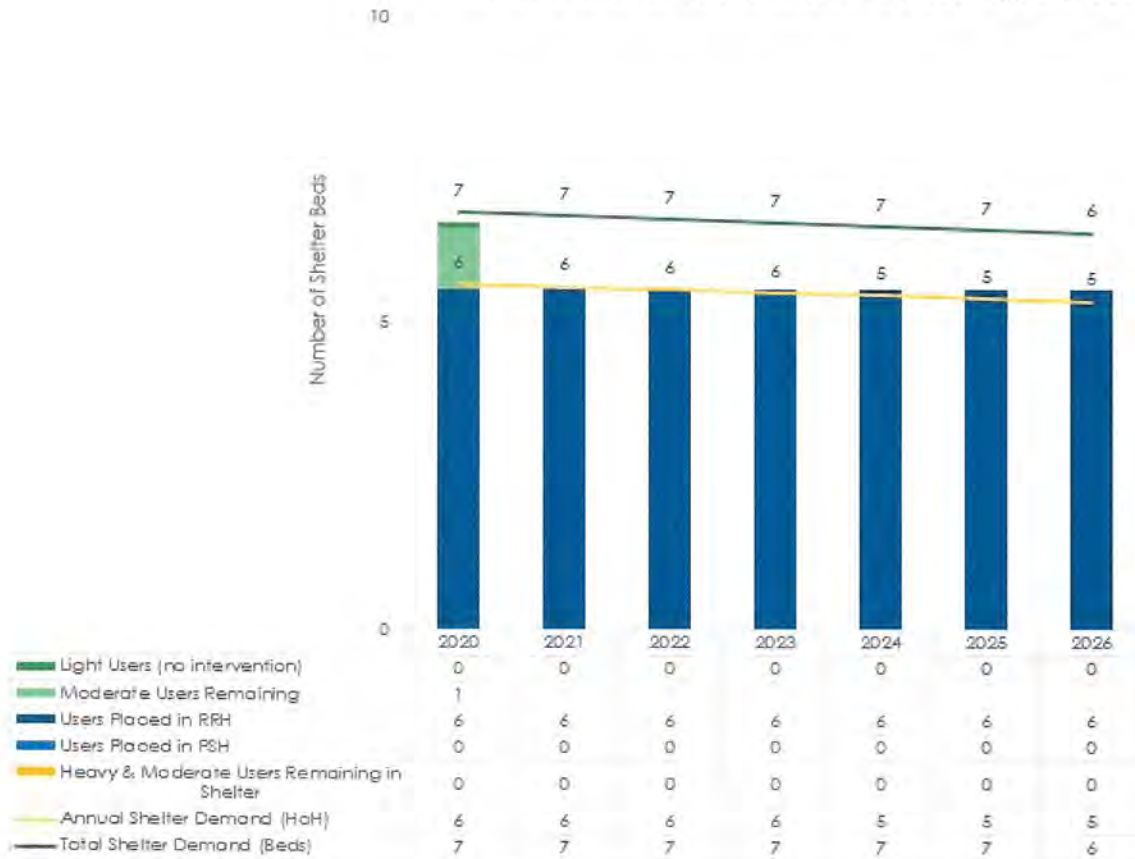


User Group	% of Population	Average Length of Stay (days)	Assumptions*
Heavy Users Placed in PSH	37%	154	Will need PSH or other long-term subsidy program and will remain in shelter until housed or self-resolve
Heavy Users Remaining		365	
Moderate Users placed in RRH	30%	46	The longest stayers will get RRH or TH and the others will continue to reside at shelter an average of 42 days and then self-resolve
Moderate Users Remaining		365	
Light Users	33%	3	These individuals will get diverted and/or find other options if shelter is not available

* Emergency Shelter data suggest an average household size of 1.25 for adult only households. This was used as a multiplier to identify the number of beds needed to meet household demand.

YOUTH SHELTER SYSTEM

Annual Shelter Bed Utilization by User Type (Youth)

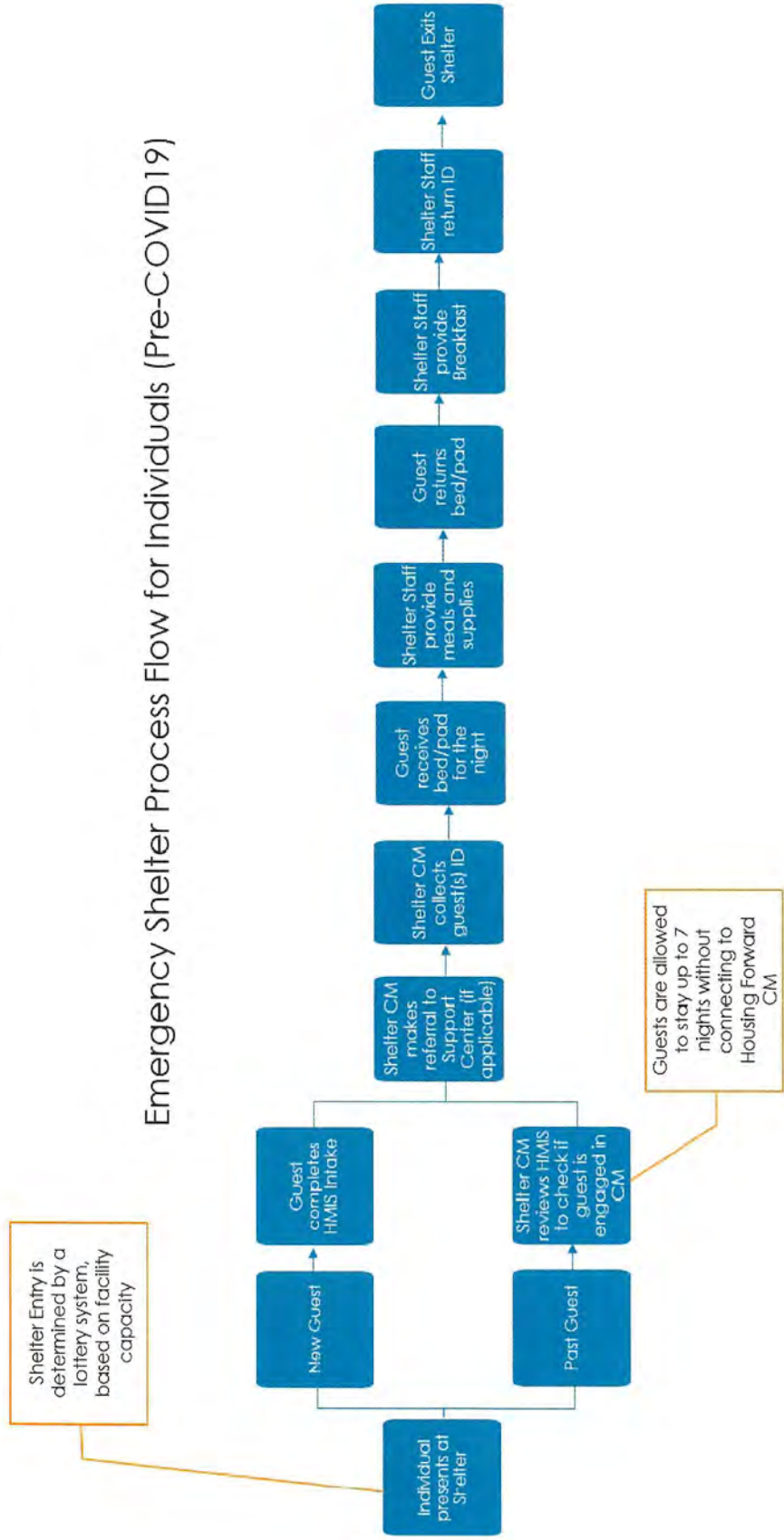


User Group	% of Population	Average Length of Stay (days)	Assumptions*
Heavy Users Placed in PSH	50%	74	The longest stayers will get PSH and moderate stayers will get TH or RRH. The others will continue to reside at shelter until they self-resolve.
Heavy Users Remaining		365	
Moderate Users placed in RRH	25%	37	
Moderate Users Remaining		365	
Light Users	25%	11	These individuals will get diverted and/or find other options if shelter is not available

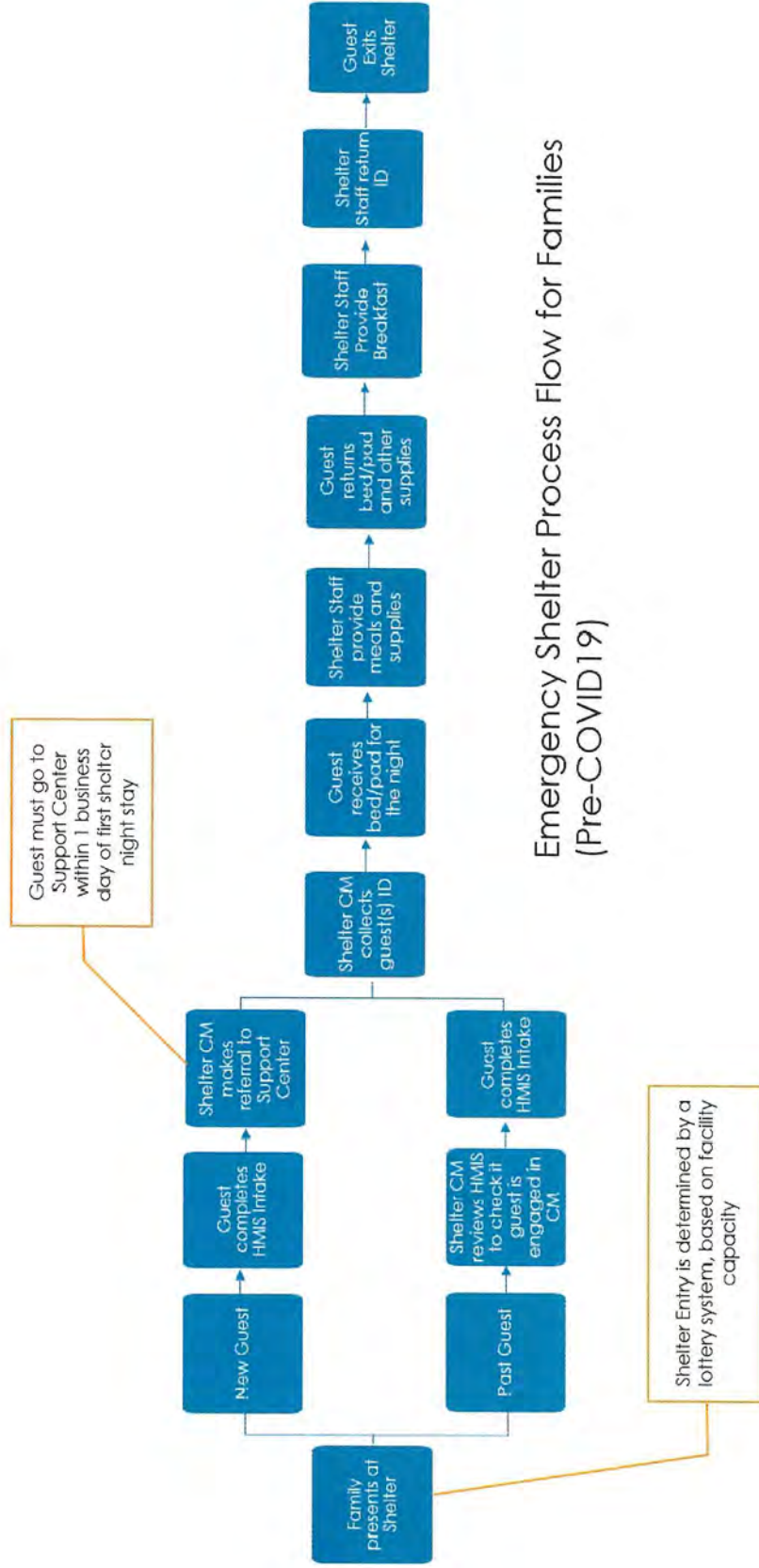
**Emergency Shelter data suggest an average household size of 1.4 for youth households. This was used as a multiplier to identify the number of beds needed to meet household demand.*

APPENDIX A: HOUSING FORWARD'S EMERGENCY SHELTER ENTRY PROCESS FOR INDIVIDUALS

Emergency Shelter Process Flow for Individuals (Pre-COVID19)



APPENDIX B. HOUSING FORWARD'S EMERGENCY SHELTER ENTRY PROCESS FOR FAMILIES



Emergency Shelter Process Flow for Families (Pre-COVID19)

APPENDIX C: HOUSING FORWARD EMERGENCY SHELTER POPULATIONS DATA (2019)

Type	Housing Forward Emergency Shelter Populations Data (2019)		
	Youth (Age 25 and below)	Single Adults	Families
Total HH's	- 11 Youth HH's	- 319 HH's	- 30 HH's
Disabling Condition	- 42% reported yes	- 57% reported yes	- 20% reported yes
Chronic Homeless Status <small>(calculated by disabling condition + total # of months homeless and/or number of times homeless in past 3 years)</small>	- 8% reported Chronic Homeless Status	- 35% reported Chronic Homeless Status	- 9% reported Chronic Homeless Status
Veteran Status	- 0%	- 6% reported yes	- 5% reported yes
Income <small>(from any source)</small>	- 25% reported income less than 800 monthly	- 54% reported income less than 1100 monthly	- 35% reported income less than 1100 monthly
Client City	- 25% reported Oak Park - 17% reported Forest Park - 17% reported Maywood - 17% reported Chicago	- 23% reported Oak Park - 21% reported Maywood - 18% reported Chicago - 7% reported Berwyn	- 41% reported Oak Park - 9% reported Maywood - 5% reported Melrose Park
Prior Living Situation at Entry	- 50% reported place not meant for habitation - 25% reported staying w/ friends/family - 25% data not collected	- 47% reported place not meant for habitation - 22% reported Emergency Shelter - 19% reported staying w/ friends/family - 4% reported a hospital or non-psychiatric facility	- 10% reported a place not meant for habitation - 27% reported Emergency Shelter - 8% reported staying w/ friends/family - 41% data was not collected
Total Number of Months Homeless	- 8% reported current month as first month homeless - 17% reported more than 12 months homeless	- 15% reported current month as first month homeless - 47% reported more than 12 months homeless	- 13% reported current month as first month homeless - 22% reported 2-6 months - 8% reported more than 12 months homeless
VI Scores	- 1 HH scored 5 - 1 HH scored 8 - 1 HH scored 11 - 13 were blank	- 29% scored 8 and above - 19% scored 7-4 - 4% scored 0-3 - 48% were blank	- 11% scored 9 and above - 20% scored 8 and below - 69% were blank
Exit Destination	- 17% reported place not meant for habitation - 8% reported rental by client, with subsidy (RRH or equivalent) - 75% no exit interview reported	- 72% no exit interview reported - 11% reported place not meant for habitation - 4% reported staying w/ friends/family - 2% reported rental w subsidy (RRH or equivalent) - 1% reported permanent housing for formally homeless (other than RRH) - 1% reported rental by client, with HCV voucher (tenant or project based)	- 76% no exit interview reported - 5% reported place not meant for habitation - 9% reported rental by client w/subsidy (RRH or equivalent) - 3% reported rental by client, no subsidy - 3% reported staying with friends/family

APPENDIX D: PROPOSED 24/7 INTERIM HOUSING SHELTER MODEL AND POPULATION SPECIFIC ATTRIBUTES

Proposed 24/7 Interim Housing Model					
Physical Environment/ Amenities	Operations	Navigation	Transportation	Activities to Enhance Wellbeing	Use of HMIS & CES
<ul style="list-style-type: none"> - Showers - Food Service & Dining Area with self-serve options - Common Areas with TV/Computers/Wifi - Residential Laundry - Industrial Laundry - Private Outdoor Area - Smoking Areas - Animal areas - Secured Guest Storage - ADA Accessibility - Parking - Bed Bug management 	<p><u>Orientation</u></p> <ul style="list-style-type: none"> - Low barrier interim housing connected to rehousing pathways - 24 Hr. In/Out Access <p><u>Roles/Positions</u></p> <ul style="list-style-type: none"> - Executive Team (Administration) - Shelter Manager - Custodial Staff - Maintenance - Food Prep - Guest/Residential Services - Front Desk - Volunteer Coordinator - Drivers - Security - Neighborhood Relations <p><u>Attributes</u></p> <ul style="list-style-type: none"> - Bi-lingual (EAP) - Trauma-informed - Mental Health First Aid 	<p><u>Housing & Income Support services</u></p> <p>oriented to collect documents and access housing and income pathways including:</p> <ul style="list-style-type: none"> - Homeless verification - Disability verification - Social Security Card - ID - Birth Certificate - Background Check - Housing location - Application completion - Rehousing supplies - Connection to mainstream benefits and employment 	<ul style="list-style-type: none"> - Daily shuttle services - Emergency transport options - Access to public transportation - Emergency transport options 	<ul style="list-style-type: none"> - Connection to Community - Intake/Access to Physical and Mental and Behavioral Health Care 	<p>Every provider must use HMIS to:</p> <ul style="list-style-type: none"> - CES (Triage & Assess) - Manage Beds/Inventory - Record Services

Proposed Population-Specific Attributes

	Physical Environment/ Amenities	Operations	Navigation	Transportation	Activities to Enhance Wellbeing
Young Adults	<ul style="list-style-type: none"> - Allow for co-habitation among siblings and minors with children - Youth-designated spaces in adult shelters 	<p><u>Staffing Attributes</u></p> <ul style="list-style-type: none"> - Youth-specific training - Peer components - Developmentally appropriate clinical services - On site Assessors and Navigation - 24/7 Operations 	<p><u>Education</u></p> <ul style="list-style-type: none"> - Support services oriented to connect to schools and other educational environments to support school success and educational achievement 	<ul style="list-style-type: none"> - Include Youth-specific services in daily shuttle services 	<ul style="list-style-type: none"> - Youth specific groups/ Activities; connection to youth recreation services
Single Adults	<ul style="list-style-type: none"> - Walk up access - Respite/Medical Beds 	<p><u>Staff Attributes</u></p> <ul style="list-style-type: none"> - 24/7 Operations - Peer Services - On site Assessors and Navigation - On-site healthcare staff/clinic - Residency rotations - CNAs - Cook County Hospital 	<p><u>Housing & Income Focused</u></p> <ul style="list-style-type: none"> - Supportive services oriented to connect to vital documents and relevant housing processes to support exit to RRH/PSH/other leasing opportunities. <p><u>Higher Levels of Care</u></p> <ul style="list-style-type: none"> - Support services oriented to connect to assisted living, hospice, nursing home, or rehabilitative services 	<ul style="list-style-type: none"> - Access to specialized medical transportation - Shuttle to critical services 	<ul style="list-style-type: none"> - Care Coordinators/Hospital Liaisons - Medication Management - Onsite support groups
Families	<ul style="list-style-type: none"> - Privacy/Individual Rooms - Children's play space - Cribs - Lactation Room 	<p><u>Staffing Attributes</u></p> <ul style="list-style-type: none"> - On site Assessors and Navigation - DV Training - 24/7 Operations 	<ul style="list-style-type: none"> - Added case management support for navigating school, daycare, after-school, tutoring services 	<ul style="list-style-type: none"> - Additional transportation assistance - Car seats 	<ul style="list-style-type: none"> - Nursery/Daycare for all ages - Parenting Supports



SUPPORTING DOCUMENTS

HOUSING FORWARD

**CONSOLIDATED FINANCIAL STATEMENTS
AS OF DECEMBER 31, 2021 AND 2020**

TOGETHER WITH AUDITOR'S REPORT



**Dugan &
Lopatka**

Certified Public Accountants

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INDEPENDENT AUDITOR'S REPORT

To the Board of Directors of
Housing Forward:

Opinion

We have audited the accompanying consolidated financial statements of Housing Forward (a nonprofit organization), which comprise the consolidated statement of financial position as of December 31, 2021 and 2020, and the related consolidated statements of activities, cash flows and functional expenses for the years then ended, and the related notes to the consolidated financial statements.

In our opinion, the consolidated financial statements referred to above present fairly, in all material respects, the financial position of Housing Forward as of December 31, 2021 and 2020, and the changes in its net assets and its cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Housing Forward and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Responsibilities of Management for the Consolidated Financial Statements

Management is responsible for the preparation and fair presentation of the consolidated financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the consolidated financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Housing Forward's ability to continue as a going concern within one year after the date that the consolidated financial statements are available to be issued.

Auditor's Responsibilities for the Audit of the Consolidated Financial Statements

Our objectives are to obtain reasonable assurance about whether the consolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements, including omissions, are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the consolidated financial statements.

In performing an audit in accordance with generally accepted auditing standards, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the consolidated financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the consolidated financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Housing Forward's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the consolidated financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Housing Forward's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control related matters that we identified during the audit.


DUGAN & LOPATKA

HOUSING FORWARD AND SUBSIDIARY
CONSOLIDATED STATEMENT OF FINANCIAL POSITION
DECEMBER 31, 2021 AND 2020

	<u>2021</u>	<u>2020</u>
<u>ASSETS</u>		
CURRENT ASSETS:		
Cash and cash equivalents	997,828	\$ 561,277
Cash held for others	12,919	7,656
Grants receivable	2,280,477	1,697,042
Prepaid expenses	29,100	8,100
Total current assets	3,320,324	2,274,075
PROPERTY AND EQUIPMENT, net	43,417	49,736
OTHER ASSETS:		
Earnest Deposits	13,000	-
Security deposits	363,197	322,214
Total assets	<u>\$3,739,938</u>	<u>\$ 2,646,025</u>
<u>LIABILITIES AND NET ASSETS</u>		
CURRENT LIABILITIES:		
Accounts payable	\$ 371,506	\$ 446,336
Agency liability	12,919	7,656
Note payable, current maturity	200,000	264,600
Accrued expenses	290,738	284,980
Refundable advances	492,915	357,989
Deferred revenue	47,250	18,600
Total current liabilities	1,415,328	1,380,161
LONG-TERM LIABILITIES		
Deferred Compensation	27,556	10,782
Note payable, net of current maturity	-	271,748
Total liabilities	1,442,884	1,662,691
NET ASSETS:		
Without donor restrictions - Undesignated	1,664,416	761,247
- Board designated	200,000	110,000
With donor restrictions	432,638	112,087
Total net assets	2,297,054	983,334
Total liabilities and net assets	<u>\$3,739,938</u>	<u>\$ 2,646,025</u>

The accompanying notes are an integral part of this statement.

**HOUSING FORWARD AND SUBSIDIARY
CONSOLIDATED STATEMENT OF ACTIVITIES
FOR THE YEARS ENDED DECEMBER 31, 2021 AND 2020**

	2021		2020	
	Without Donor Restrictions	With Donor Restrictions	Without Donor Restrictions	With Donor Restrictions
SUPPORT AND REVENUE:				
Public support and other income -				
Contributions	\$ 1,462,346	\$ 491,966	\$ 1,821,046	\$ 145,000
Special events	278,032	-	277,751	-
Program rent	211,417	-	193,364	-
Miscellaneous income	20,123	-	94,359	-
In-kind donations of supplies, space and services	472,418	-	625,897	-
Total public support and other income	2,444,336	491,966	3,012,417	145,000
Grants from governmental agencies -				
Federal government grants	8,104,816	-	7,130,006	-
State government grants	1,069,669	-	1,046,462	-
Local government grants	1,025,061	-	587,805	-
Total grants from governmental agencies	10,199,546	-	8,764,273	-
Net assets released from restrictions -				
Satisfaction of purpose restrictions	171,415	(171,415)	234,537	(234,537)
Total revenues and support	12,815,297	320,551	12,011,227	(89,537)
FUNCTIONAL EXPENSES:				
Program	\$ 10,079,156	\$ -	\$ 9,839,719	\$ -
Management and general	1,651,821	-	1,177,905	-
Fundraising	627,499	-	536,973	-
Total functional expenses:	12,358,476	-	11,554,597	-
CHANGE IN NET ASSETS, before forgiveness of debt	456,821	320,551	456,630	(89,537)
Forgiveness of debt	536,348	-	-	-
CHANGE IN NET ASSETS	993,169	320,551	456,630	(89,537)
NET ASSETS, Beginning of year	871,247	112,087	414,617	201,624
NET ASSETS, End of year	\$ 1,864,416	\$ 432,638	\$ 871,247	\$ 112,087

The accompanying notes are an integral part of this statement.

HOUSING FORWARD AND SUBSIDIARY
CONSOLIDATED STATEMENT OF CASH FLOWS
FOR THE YEARS ENDED DECEMBER 31, 2021 AND 2020

	<u>2021</u>	<u>2020</u>
CASH FLOWS FROM OPERATING ACTIVITIES:		
Change in net assets	\$ 1,313,720	\$ 367,093
Adjustments to reconcile change in total net assets to net cash provided by (used in) operating activities:		
Depreciation	11,319	22,833
Loss on disposal of fixed assets	-	2,608
Forgiveness of note payable	(536,348)	-
Changes in assets and liabilities:		
(Increase) in grants receivable	(583,435)	(916,974)
(Increase) decrease in prepaid expenses	(21,000)	9,144
(Increase) in security deposits	(40,983)	(91,801)
Increase in earnest deposits	(13,000)	-
Increase (decrease) in accounts payable and agency liability	(69,567)	81,743
Increase in accrued expenses	5,758	154,127
Increase in refundable advances	134,926	241,469
Increase in deferred compensation	16,774	10,782
Increase (decrease) in deferred revenue	28,650	(6,300)
Total adjustments	<u>(1,066,906)</u>	<u>(492,369)</u>
Net cash provided by (used in) operating activities	<u>246,814</u>	<u>(125,276)</u>
CASH FLOWS FROM INVESTING ACTIVITIES:		
Purchase of equipment	<u>(5,000)</u>	<u>(8,677)</u>
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from notes payable	<u>200,000</u>	<u>536,348</u>
NET CHANGE IN CASH AND CASH EQUIVALENTS	441,814	402,395
CASH AND CASH EQUIVALENTS, Beginning of year	<u>568,933</u>	<u>166,538</u>
CASH AND CASH EQUIVALENTS, End of year	<u>\$ 1,010,747</u>	<u>\$ 568,933</u>

The accompanying notes are an integral part of this statement.

**HOUSING FORWARD AND SUBSIDIARY
STATEMENT OF FUNCTIONAL EXPENSES
FOR THE YEAR ENDED DECEMBER 31, 2021**

	Program Services						Supporting Services			Total	
	Interim Housing/Shelter	Supportive Housing	Emergency Assistance	Rental Assistance	Employment Readiness	Medical Respite	Diversion and Outreach	Total Program Services	Management and General		Fundraising
Salaries	\$ 548,578	\$ 527,483	\$ 232,031	\$ 510,630	\$ 126,361	\$ 175,288	\$ 289,650	\$ 2,410,021	\$ 884,491	\$ 301,376	\$ 3,595,888
Other benefits	58,418	98,735	39,473	89,865	11,130	33,194	47,053	377,868	110,270	43,314	531,452
Payroll taxes	46,479	46,695	19,455	43,596	11,376	13,948	24,331	205,880	45,464	25,903	277,247
Total salaries and related expenses	653,475	672,913	290,959	644,091	148,867	222,430	361,034	2,993,769	1,040,225	370,593	4,404,587
Professional fees and contracts	148,613	31,724	11,489	24,450	2,258	413,314	10,564	642,412	151,882	36,186	830,480
Board development	842,905	18,826	41,072	21,747	16,296	272,523	9,870	1,223,239	884	-	884
Occupancy	20,421	5,101	883	5,131	154	12,383	5,115	49,188	59,584	35,264	1,318,087
Food and supplies	7,230	4,806	2,007	4,254	441	2,536	2,215	23,489	1,105	16,178	66,471
Volunteer and staff development	32,505	8,453	5,391	12,604	182	1,332	8,552	69,019	27,020	3,756	54,265
Equipment repair, rental and replacement	34,118	2,315,511	75,795	1,459,090	-	82,317	20,126	3,986,957	11,318	5,536	85,873
Individual and family assistance	-	410,578	-	275,111	-	-	-	685,689	-	-	3,986,957
Grants to sub-recipients	35,280	6,199	1,898	4,422	593	3,540	2,403	54,335	62,825	23,271	685,689
Other expenses	317	270	1,864	311	24	47	209	3,042	876	17,561	140,431
Postage	2,002	1,538	10,466	1,680	136	384	2,333	18,539	3,709	37,109	21,479
Printing	31,720	12,385	215	13,340	4,045	4,281	5,779	71,765	1,745	27	59,357
Travel and transportation	13,449	7,837	3,602	9,144	792	1,583	3,958	40,365	12,667	4,292	73,537
Insurance	2,871	4,089	1,714	4,160	387	988	2,581	16,790	3,636	1,120	57,324
Telephone and pagers	-	59	-	136	-	-	-	195	1,412	66,165	21,546
Fund-raising events	-	-	2,418	-	2,418	-	-	4,836	6,483	-	67,772
Depreciation	195,527	-	-	-	-	-	-	195,527	266,450	10,441	11,319
In-kind space, supplies and services	-	-	-	-	-	-	-	195,527	266,450	10,441	472,418
Total functional expenses	\$ 2,020,433	\$ 3,500,289	\$ 449,773	\$ 2,479,671	\$ 176,593	\$ 1,017,658	\$ 434,739	\$ 10,079,156	\$ 1,651,821	\$ 627,499	\$ 12,358,476

The accompanying notes are an integral part of this statement.

HOUSING FORWARD AND SUBSIDIARY
STATEMENT OF FUNCTIONAL EXPENSES
FOR THE YEAR ENDED DECEMBER 31, 2020

	Program Services										Supporting Services			Total
	Coordinated Entry	Interim Housing/ Shelter	Support Center	Supportive Housing	Emergency Assistance	Rental Assistance	Employment Readiness	Sojourner House	Outreach and Engagement	Total Program Services	Management and General	Fundraising		
Salaries	\$ 34,565	\$ 360,992	\$ 51,038	\$ 545,726	\$ 181,821	\$ 313,691	\$ 105,236	\$ 115,007	\$ 139,976	\$ 1,848,052	\$ 876,855	\$ 270,185	\$ 2,995,092	
Other benefits	615	43,205	9,078	88,457	28,616	55,306	17,947	20,054	19,754	283,032	127,719	17,874	428,625	
Payroll taxes	3,272	34,187	6,708	49,732	17,902	31,106	11,732	10,951	14,239	179,829	21,869	23,966	225,664	
Total salaries and related expenses	38,452	438,384	66,824	683,915	228,339	400,103	134,915	146,012	173,969	2,310,913	1,026,443	312,025	3,649,381	
Professional fees and contracts	561	73,411	4,484	19,166	16,836	12,780	6,726	7,734	6,166	147,864	18,429	31,743	198,036	
Board development	-	-	-	-	-	-	-	-	-	-	4,295	5,018	9,313	
Occupancy	-	301,118	8,753	25,389	22,242	13,484	22,008	14,830	10,842	418,666	16,897	6,930	442,493	
Food and supplies	66	238,879	1,935	10,547	3,358	6,844	956	1,585	2,347	266,517	5,062	2,205	273,784	
Laundry	-	23,031	-	31	-	29	-	-	-	23,091	-	-	23,091	
Volunteer and staff development	71	1,649	1,347	2,235	858	1,630	858	1,477	786	10,911	5,036	1,078	17,025	
Equipment repair, rental and replacement	131	43,750	1,047	5,381	1,571	7,047	1,571	3,387	1,737	65,622	4,726	2,492	72,840	
Individual and family assistance	8	1,027,545	2,543	2,344,894	338,578	795,029	140	60,120	1,265	4,570,122	-	-	4,570,122	
Grants to sub-recipients	638,325	-	-	609,788	-	11,930	-	-	-	1,260,043	-	-	1,260,043	
Other expenses	85	6,461	3,634	9,651	3,313	5,550	3,291	4,677	2,983	39,645	52,070	26,299	118,014	
Postage	10	362	317	307	122	232	122	82	112	1,666	296	1,181	13,143	
Printing	11	1,269	1,660	2,549	1,307	1,912	1,87	92	1,349	10,336	4,462	25,293	40,091	
Travel and transportation	17	8,885	1,785	14,304	1,254	8,451	1,365	4,628	2,735	43,424	261	112	43,797	
Insurance	-	4,945	3,943	11,612	830	6,217	830	554	4,959	33,890	7,738	3,170	44,788	
Telephone and pagers	46	2,687	463	4,362	1,373	2,814	780	1,770	1,350	15,645	4,835	578	21,058	
Fund-raising events	-	-	-	-	-	-	-	-	-	-	-	108,849	108,849	
Depreciation	-	-	5,981	-	4,089	-	4,089	2,726	-	16,885	5,948	-	22,833	
In-kind space, supplies and services	-	448,448	4,299	62,771	-	88,961	-	-	-	604,479	21,417	-	625,896	
Total functional expenses	\$ 677,783	\$ 2,620,824	\$ 109,015	\$ 3,806,902	\$ 624,070	\$ 1,363,013	\$ 177,838	\$ 249,674	\$ 210,600	\$ 9,839,719	\$ 1,177,905	\$ 536,973	\$ 11,554,597	

The accompanying notes are an integral part of this statement.

HOUSING FORWARD AND SUBSIDIARY
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
DECEMBER 31, 2021 AND 2020

(1) SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES:

Housing Forward (the Organization) was incorporated on August 7, 1992, in the State of Illinois as a not-for-profit corporation. The mission of the Organization is to transition people from housing crisis to housing stability. The Organization, with support of various congregations and partnering agencies, provides emergency shelter and meals, supportive services, case management, employment readiness, rapid-rehousing, transitional and permanent supportive housing programs and emergency assistance for persons experiencing homelessness or a financial crisis that may lead to homelessness. The Organization operates within West Suburban Cook County.

The consolidated financial statements were available to be issued on May 26, 2022, with subsequent events being evaluated through this date.

The following is a summary of the significant accounting policies applied by management in the preparation of the accompanying consolidated financial statements.

Basis of Accounting -

The Organization records its financial transactions and maintains its books and records on the accrual basis of accounting which recognizes revenue as it is earned and expenses as they are incurred.

Basis of Presentation -

The Organization is required to report information regarding its financial position and activities according to two classes of net assets: net assets without donor restrictions and net assets with donor restrictions.

Without donor restrictions - Net assets that are not subject to donor-imposed stipulations and may be expensed for any purpose in performing the primary objectives of the Organization. These net assets may be used at the discretion of management and the board of directors. As of December 31, 2021 and 2020, the Organization had designated \$200,000 and \$110,000, respectively as a reserve for future operations.

With donor restrictions - Net assets subject to donor-imposed stipulations. Some donor restrictions are temporary in nature; those restrictions will be met either by actions of the Organization and/or the passage of time. Other donor restrictions are perpetual in nature, where the donor has stipulated the funds be maintained in perpetuity.

Cash and Cash Equivalents -

For purposes of the statement of cash flows, the Organization considers all highly liquid instruments with an original maturity of three months or less to be cash equivalents.

Concentrations of Credit Risk -

Financial instruments which potentially subject the Organization to concentrations of credit risk consist principally of cash. The Organization places its cash and deposits with high credit quality financial institutions; however, deposits exceed the federally insured limits in some accounts from time to time.

(1) SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES: (Continued)

Promises to Give -

Pledges receivable are recorded in the fiscal year, in which the pledge has become unconditional and then is classified as either without donor restrictions or with donor restrictions depending on the existence and/or nature of donor restrictions. Promises to give that are expected to be collected in future years are recorded at the present value of their estimated future cash flows. The discounts on those amounts are computed using risk-free interest rates applicable to the years in which the promises are received. Amortization of the discounts is included in contribution revenue.

Grants Revenue and Receivables -

A portion of the Organization's revenue is derived from cost-reimbursable federal and state contracts and grants, which are conditioned upon certain performance requirements and/ or the incurrence of allowable qualifying expenses. Amounts received are recognized as revenue when the Organization have incurred expenditures in compliance with specific contract or grant provisions. Amounts received prior to incurring qualifying expenditures are reported as refundable advances in the statement of financial position. The Organization has received \$492,915 and \$357,989 in advance under their federal and state contracts and grants as of December 31, 2021 and 2020, respectively.

The Organization has received significant financial assistance from federal and state agencies. The disbursement of funds received under these programs generally requires compliance with terms and conditions specified in the grant agreements, and may be subject to audit by the grantor agencies. Any disallowed claims resulting from such audits could become a liability of the Organization.

Property and Equipment -

Property and equipment are carried at original cost or fair market value at date of receipt for donated assets less accumulated depreciation. The Organization follows the practice of capitalizing all expenditures for property and equipment in excess of \$2,500. Depreciation is computed using the straight-line method over the estimated useful lives of the assets ranging from three to ten years. Depreciation expense totaled \$11,319 and \$22,833 in 2021 and 2020, respectively.

Revenue Recognition for Public Support -

The Organization recognizes contributions when cash, securities or other assets; an unconditional promise to give; or a notification of a beneficial interest is received. Conditional promises to give - that is, those with a measurable performance or other barrier and a right of return - are not recognized until the conditions on which they depend have been met.

Contributions that are restricted by the donor are reported as increases in net assets without donor restrictions if the restrictions expire (that is, when a stipulated time restriction ends, or a purpose restriction is accomplished) in the reporting period in which the revenue is recognized. All other donor-restricted contributions are reported as increases in net assets with donor restrictions, depending on the nature of restrictions. When a restriction expires, net assets with donor restrictions are reclassified to net assets without donor restrictions and reported in the statement of activities as net assets released from restrictions.

(1) SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES: (Continued)

Program Rent -

Program rent is reported at the amount that reflects the consideration to which the Organization expects to be entitled in exchange for the services. The Organization's program revenue consists of rental income which is considered to have a single performance obligation that is satisfied at a point in time. The performance obligations for this service is considered met, and revenue is recognized, at beginning of the month the lessee is using the space.

Deferred Revenue -

Deferred revenue represents payments for special events that are received prior to year end but will not be occurring until the following year.

Basis of Consolidation -

HF-Broadview, LLC is consolidated with Housing Forward for financial reporting purposes. Housing Forward is the single member of HF-Broadview, LLC and therefore controls the LLC. All significant intercompany account balances and transactions have been eliminated. HF-Broadview total assets consist of cash and deposits totaling approximately \$375,000 and \$-0- for years ended December 31, 2021 and 2020, respectively, HF-Broadview's total liabilities consist of notes payable totaling approximately \$200,000 and \$-0- for years ended December 31, 2021 and 2020, respectively. HF-Broadview's revenue consist mostly of contributions and totaled approximately \$200,000 and \$-0- for the year ended December 31, 2021 and 2020, respectively.

Use of Estimates -

The preparation of consolidated financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect reported amounts and disclosures. Actual results could differ from those estimates.

Allocation of Expenses -

The consolidated financial statements report certain categories of expenses that are attributed to more than one program or supporting function. Therefore, expenses require allocation on a reasonable basis that is consistently applied. The expenses that are allocated include salaries, benefits, payroll taxes, professional services, office expenses, occupancy, depreciation and other, which are allocated on the basis of estimates of time and effort.

Income Taxes -

The Organization has been determined by the Internal Revenue Service to be exempt from income tax under Section 501(c)(3) of the Internal Revenue Code. Accordingly, no provision for income tax has been established. HF-Broadview, LLC is considered a disregarded entity, since it is a single member LLC and HF-Broadview, LLC is part of the Organization 990.

(1) SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES: (Continued)

The Organization files income tax returns in the U.S. federal jurisdiction and Illinois. With few exceptions, the Organization is no longer subject to U.S. federal, state and local, or non-U.S. income tax examinations by tax authorities for years before 2018. The Organization does not expect a material net change in unrecognized tax benefits in the next twelve months.

Recently Issued Accounting Pronouncement -

In February 2016, FASB issued ASU 2016-02, Leases (Topic 842), which provides guidance for improving financial reporting over lease transactions. The new guidance requires organizations to recognize the assets and liabilities for the rights and obligations created by leased assets, initially measured at the present value of the lease payments. The accounting guidance for lessors is largely unchanged. This ASU is effective for fiscal periods beginning after December 15, 2021, with early adoption permitted. The Organization is currently evaluating this guidance to determine the impact it may have on its consolidated financial statements.

Reclassification -

Prior year amount has been reclassified to be consist with prior year presentation.

(2) LIQUIDITY AND AVAILABILITY:

	December 31,	
	<u>2021</u>	<u>2020</u>
Financial assets -		
Cash and cash equivalents	\$ 997,828	\$ 561,277
Grant receivable	<u>2,280,477</u>	<u>1,697,042</u>
Total financial assets	3,278,305	2,258,319
Less: Donor imposed restrictions	<u>432,638</u>	<u>112,087</u>
Net financial assets after donor-imposed restrictions	2,845,667	2,146,232
Less: Internal designations - Board advised funds	<u>200,000</u>	<u>110,000</u>
Financial assets available to meet cash needs for general expenditures that is without donor or other restrictions limiting their use within one year	<u>\$ 2,645,667</u>	<u>\$ 2,036,232</u>

The Organization receives contributions, some of which are restricted by donors to fund specific programs or projects. Such restricted funds are tracked for use for the identified program or project. Restricted contributions of \$491,966 and \$145,000 were received for the years ended December 31, 2021 and 2020, respectively.

(2) LIQUIDITY AND AVAILABILITY: (Continued)

The Organization maintains a separate operating reserve account with a targeted balance of three months of operating and personnel expenses.

Amounts greater than these minimums can be designated by the Finance Committee with approval of the Board of Directors.

The Organization also maintains a separate capital reserve account consistent with expansion plans for the Organization. The balance is reviewed annually by the Finance Committee to determine the appropriateness of the balance in conjunction with the condition of the owned assets.

(3) PROPERTY AND EQUIPMENT:

Property and equipment consist of the following at December 31, 2021 and 2020:

	<u>2021</u>	<u>2020</u>
Office equipment	\$ 169,453	\$ 169,453
Site equipment	16,833	16,833
Leasehold improvements	62,742	57,742
Support Center expansion	<u>284,133</u>	<u>284,133</u>
	533,161	528,161
Less - Accumulated depreciation	<u>(489,744)</u>	<u>(478,425)</u>
	<u>\$ 43,417</u>	<u>\$ 49,736</u>

(4) LEASED FACILITIES:

The Organization leases certain space for its administrative offices under two leases expiring in February 2023 and April 2022. Rent expense paid under the leases amounted to \$125,903 and \$168,840 for the years ended December 31, 2021 and 2020, respectively, which includes \$1,500 monthly for utilities, and is included in occupancy expense in the statement of functional expenses.

The Organization also has a lease for a copier expiring in June, 2023. Rent expense paid under this lease amounted to \$3,370 and \$4,500 for the years ended December 31, 2021 and 2020, respectively.

The Organization has a lease for the Sojourner program that expires in July, 2024. Rent expense paid under this lease amounted to \$49,885 and \$48,550 for the years ended December 31, 2021 and 2020, respectively.

The Organization has leases for the Interim Housing program due to federal and state COVID 19 guidelines that expire in September 2022. Rent expense paid under these leases amounted to \$1,067,625 and 304,587 for the years ended December 31, 2021 and 2020, respectively.

(4) LEASED FACILITIES: (Continued)

Minimum lease payments due for the years ending December 31 are as follows:

2022	\$	945,059
2023		68,365
2024		<u>31,206</u>
	\$	<u>1,044,630</u>

The Organization pays monthly rental payments for transitional housing and rapid re-housing units.

The Organization also leased various units for permanent supportive housing. The leases expire at various dates through December, 2022. Rental assistance provided on these properties was approximately \$3,675,741 and \$3,273,000 for the years ended December 31, 2021 and 2020, respectively.

(5) LINE OF CREDIT:

The Organization has a \$1,250,000 line of credit from a bank, bearing interest at prime plus one half percent and due in June, 2023. As of December 31, 2021 and 2020, the Organization has no borrowings.

(6) NOTE PAYABLE:

Note payable consists of the following as of December 31, 2021 and 2020:

	<u>2021</u>	<u>2020</u>
Payroll Protection Program (PPP) loan payable to a bank as part of the Coronavirus Aid, Relief and Economic Security (CARES) Act, interest at 1% with the amount to be repaid in equal installments of principal and interest, beginning at the earlier of the date the SBA remits the loan forgiveness amount or 10 months after the end of the forgivable period, with the final payment due April 2022. As part of the loan agreement, the entire loan or a portion can be forgiven. The Organization has adopted ASC 470 to account for the PPP loan and will record a gain from the forgiven portion of the loan when it is forgiven. The Organization has received notice as of March 2021, that their PPP loan has been forgiven in full, and recognized the forgiveness as a gain as of December 31, 2021.	\$ -	\$ 536,348
Note payable to JCUA, a non-profit organization, for predevelopment costs related to HF Broadview LLC, bearing interest at 0%. Due in full upon the earlier of closing on the property or April 2022.	200,000	-
Less - Current portion	<u>200,000</u>	<u>264,600</u>
Long-term portion	<u>\$ -</u>	<u>\$ 271,748</u>

(7) NET ASSETS WITH DONOR RESTRICTIONS:

Net assets with donor restrictions consisted of the following at December 31, 2021 and 2020:

	<u>2021</u>	<u>2020</u>
Interim Housing	\$ 95,054	\$ 48,520
Rental assistance	87,194	35,891
HF Broadview LLC	175,390	-
Other	<u>75,000</u>	<u>27,676</u>
	<u>\$ 432,638</u>	<u>\$ 112,087</u>

(8) DONATED SERVICES, SUPPLIES AND SPACE:

Donated services and space in 2021 and 2020 included medical, legal services, food, shelter space and volunteer time totaling \$472,419 and \$625,897, respectively, which are reflected in the statement of activities as in-kind contributions and program expenses.

The Organization receives donated clothing and other personal care items from various donors. Such donations have not been recorded because the value of such items cannot be reasonably determined.

(9) RETIREMENT PLAN:

Effective January 1, 2008, the Organization adopted a Simple Retirement Plan for eligible employees. The Organization provided matching contributions of 3% for the years ended December 31, 2021 and 2020. Contributions to the plan were \$57,258 and \$27,372 for the years ended December 31, 2021 and 2020, respectively.

(10) DEFERRED COMPENSATION AGREEMENTS:

The Company has nonqualified deferred compensation agreements with a certain key employee. The agreements generally provide benefits either in a lump sum or in annual installments over a period of 5 to 10 years as elected by the employee following an employee retirement age of 67. The agreements provide for the payments of benefits to surviving beneficiaries and contain other provisions for payments of benefits. The total deferred compensation payable as of December 31, 2021 and 2020 is \$27,556 and \$10,782, respectively.

(11) CONCENTRATIONS OF GRANTS:

Housing Forward received approximately 40% of its total public support and revenue from U.S. Department of Housing and Urban Development and Coronavirus Relief Fund/American Rescue Plan for the year ended December 31, 2021 and 48% from U.S. Department of Housing and Urban Development and Coronavirus Relief Fund for year ended December 31, 2020.

(12) SUBSEQUENT EVENTS:

In April, 2022, Housing Forward amended their lease agreement for administrative offices for additional space. The monthly payment for the additional space is \$1,629.17 and will expire in February 2023, same time as the original lease for administrative office.

HOUSING FORWARD
FINANCIAL STATEMENTS
AS OF DECEMBER 31, 2020 AND 2019
TOGETHER WITH AUDITOR'S REPORT



Certified Public Accountants

4320 WINFIELD ROAD, SUITE 450
WARRENVILLE, IL 60555
630 665 4440

duganlopatka.com

INDEPENDENT AUDITOR'S REPORT

To the Board of Directors of
Housing Forward:

We have audited the accompanying financial statements of Housing Forward (the Organization) (a nonprofit organization), which comprise the statement of financial position as of December 31, 2020 and 2019, and the related statements of activities, cash flows and functional expenses for the years then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audits. We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audits to obtain reasonable assurance about whether the financial statements are free of material misstatement.

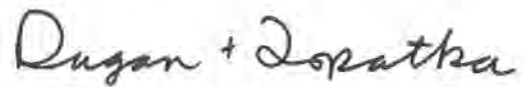
An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

To the Board of Directors of
Housing Forward
Page two

Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Housing Forward as of December 31, 2020 and 2019, and the changes in its net assets and its cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America.

A handwritten signature in cursive script that reads "Dugan + Lopatka".

DUGAN & LOPATKA

Warrenville, Illinois
June 23, 2021

HOUSING FORWARD
STATEMENT OF FINANCIAL POSITION
DECEMBER 31, 2020 AND 2019

	<u>2020</u>	<u>2019</u>
<u>ASSETS</u>		
CURRENT ASSETS:		
Cash and cash equivalents	\$ 550,495	\$ 163,109
Cash held for others	7,656	3,429
Grants receivable	1,697,042	780,068
Prepaid expenses	8,100	17,244
Total current assets	<u>2,263,293</u>	<u>963,850</u>
PROPERTY AND EQUIPMENT, net	49,736	66,500
OTHER ASSETS:		
Security deposits	<u>322,214</u>	<u>230,413</u>
Total assets	<u>\$ 2,635,243</u>	<u>\$ 1,260,763</u>
<u>LIABILITIES AND NET ASSETS</u>		
CURRENT LIABILITIES:		
Accounts payable	\$ 446,336	\$ 368,820
Agency liability	7,656	3,429
Notes payable, current maturity	264,600	-
Accrued expenses	284,980	130,853
Refundable advances	357,989	116,520
Deferred revenue	<u>18,600</u>	<u>24,900</u>
Total current liabilities	<u>1,380,161</u>	<u>644,522</u>
LONG-TERM LIABILITIES		
Notes payable, net of current maturity	<u>271,748</u>	<u>-</u>
Total liabilities	<u>1,651,909</u>	<u>644,522</u>
NET ASSETS:		
Without donor restrictions - Undesignated	761,247	304,617
- Board designated	110,000	110,000
With donor restrictions	<u>112,087</u>	<u>201,624</u>
Total net assets	<u>983,334</u>	<u>616,241</u>
Total liabilities and net assets	<u>\$ 2,635,243</u>	<u>\$ 1,260,763</u>

The accompanying notes are an integral part of this statement.

HOUSING FORWARD
STATEMENT OF ACTIVITIES
FOR THE YEARS ENDED DECEMBER 31, 2020 AND 2019

	2020		2019	
	Without Donor Restrictions	With Donor Restrictions	Without Donor Restrictions	With Donor Restrictions
SUPPORT AND REVENUE:				
Public support and other income -				
Contributions				
United Way	\$ 56,784	\$ 145,000	\$ 41,496	\$ 318,000
Special events	277,751	-	261,112	-
Program rent	193,364	-	218,970	-
Interest	462	-	435	-
Miscellaneous income	93,897	-	34,053	-
In-kind donations of space	46,818	-	113,805	-
In-kind donations of supplies and services	579,079	-	491,040	-
	<u>\$ 1,764,262</u>	<u>\$ 1,909,262</u>	<u>\$ 783,279</u>	<u>\$ 1,101,279</u>
	56,784	56,784	41,496	41,496
	277,751	277,751	261,112	261,112
	193,364	193,364	218,970	218,970
	462	462	435	435
	93,897	93,897	34,053	34,053
	46,818	46,818	113,805	113,805
	579,079	579,079	491,040	491,040
	<u>3,012,417</u>	<u>3,157,417</u>	<u>1,944,190</u>	<u>2,262,190</u>
Total public support and other income				
Grants from governmental agencies -				
CDBG Cook County	43,326	-	16,980	-
ESG Cook County	83,188	-	313,162	-
Cook County Health	208,507	-	188,499	-
ESG Oak Park	106,354	-	110,917	-
CDBG Oak Park	30,004	-	28,034	-
Village of Oak Park grants	11,050	-	25,653	-
FRAP Oak Park	178,389	-	43,983	-
DHS - Illinois	596,039	-	421,357	-
FEMA	545,320	-	-	-
HUD	4,269,060	-	3,871,047	-
HUD - South Suburban PADS	130,688	-	166,242	-
IHDA	442,448	-	432,180	-
Community Mental Health Board of Oak Park Township	37,158	-	77,717	-
Serve Illinois Commission - AmeriCorps	113,289	-	119,842	-
Proviso Township Mental Health Commission	77,063	-	65,459	-
CDBG - City of Berwyn	8,500	-	8,500	-
Coronavirus Relief Fund	1,299,699	-	-	-
ESG Cicero	191,697	-	155,826	-
All Chicago	110,320	-	-	-
CARES Grants	143,103	-	-	-
Oak Park Township	69,726	-	25,964	-
River Forest Township	3,250	-	6,000	-
Other	66,095	-	29,162	-
	<u>8,764,273</u>	<u>-</u>	<u>6,106,524</u>	<u>-</u>
Total grants from governmental agencies				
Net assets released from restrictions -				
Satisfaction of purpose restrictions	234,537	(234,537)	167,267	(167,267)
	<u>12,011,227</u>	<u>(89,537)</u>	<u>8,217,981</u>	<u>150,733</u>
Total revenues and support				
				<u>8,368,714</u>

The accompanying notes are an integral part of this statement.

HOUSING FORWARD
STATEMENT OF ACTIVITIES
FOR THE YEARS ENDED DECEMBER 31, 2020 AND 2019

	2020		2019		Total
	Without Donor Restrictions	With Donor Restrictions	Without Donor Restrictions	With Donor Restrictions	
FUNCTIONAL EXPENSES:					
Program	\$ 9,839,719	\$ -	\$ 7,149,838	\$ -	\$ 7,149,838
Management and general	1,177,905	-	824,733	-	824,733
Fundraising	536,973	-	365,808	-	365,808
Total functional expenses	11,554,597	-	8,340,379	-	8,340,379
CHANGE IN NET ASSETS	456,630	(89,537)	(122,398)	150,733	28,335
NET ASSETS, Beginning of year	414,617	201,624	537,015	50,891	587,906
NET ASSETS, End of year	\$ 871,247	\$ 112,087	\$ 414,617	\$ 201,624	\$ 616,241

The accompanying notes are an integral part of this statement.

HOUSING FORWARD
STATEMENT OF CASH FLOWS
FOR THE YEARS ENDED DECEMBER 31, 2020 AND 2019

	<u>2020</u>	<u>2019</u>
CASH FLOWS FROM OPERATING ACTIVITIES:		
Change in net assets	<u>\$ 367,093</u>	<u>\$ 28,335</u>
Adjustments to reconcile change in total net assets to net cash (used in) operating activities:		
Depreciation	22,833	37,993
Loss on disposal of fixed assets	2,608	-
Changes in assets and liabilities:		
(Increase) in grants receivable	(916,974)	(122,010)
Decrease in prepaid expenses	9,144	7,366
(Increase) in security deposits	(91,801)	(47,688)
Increase in accounts payable and agency liability	81,743	14,304
Increase in accrued expenses	154,127	20,755
Increase (decrease) in refundable advances	241,469	(224,158)
Increase (decrease) in deferred revenue	<u>(6,300)</u>	<u>19,600</u>
Total adjustments	<u>(503,151)</u>	<u>(293,838)</u>
Net cash (used in) operating activities	<u>(136,058)</u>	<u>(265,503)</u>
CASH FLOWS FROM INVESTING ACTIVITIES:		
Purchase of equipment	<u>(8,677)</u>	<u>-</u>
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from notes payable	<u>536,348</u>	<u>-</u>
NET CHANGE IN CASH AND CASH EQUIVALENTS	391,613	(265,503)
CASH AND CASH EQUIVALENTS, Beginning of year	<u>166,538</u>	<u>432,041</u>
CASH AND CASH EQUIVALENTS, End of year	<u>\$ 558,151</u>	<u>\$ 166,538</u>

The accompanying notes are an integral part of this statement.

**HOUSING FORWARD
STATEMENT OF FUNCTIONAL EXPENSES
FOR THE YEAR ENDED DECEMBER 31, 2020**

	Program Services										Supporting Services			Total
	Coordinated Entry	Interim Housing/Shelter	Support Center	Supportive Housing	Emergency Assistance	Rental Assistance	Employment Readiness	Sojourner House	Diversion and Outreach	Total Program Services	Management and General	Fundraising		
Salaries	\$ 34,565	\$ 360,992	\$ 51,038	\$ 545,726	\$ 181,821	\$ 313,691	\$ 105,236	\$ 115,007	\$ 139,976	\$ 1,848,052	\$ 876,855	\$ 270,185	\$ 2,995,092	
Other benefits	615	43,205	9,078	88,457	28,616	55,306	17,947	20,054	19,754	283,032	127,719	17,874	428,625	
Payroll taxes	3,272	34,187	6,708	49,732	17,902	31,106	11,732	10,951	14,239	179,829	21,869	23,966	225,664	
Total salaries and related expenses:	38,452	438,384	66,824	685,915	228,339	400,103	134,915	146,012	173,969	2,310,913	1,026,443	312,025	3,649,381	
Professional fees and contracts	561	73,411	4,484	19,166	16,856	12,780	6,726	7,734	6,166	147,864	18,429	31,743	198,036	
Board development	-	-	-	-	-	-	-	-	-	-	4,295	5,018	9,313	
Occupancy	-	301,118	8,753	25,389	22,242	13,484	22,008	14,830	10,842	418,666	16,897	6,930	442,493	
Food and supplies	66	238,879	1,935	10,547	3,358	6,844	956	1,585	2,347	266,317	5,062	2,205	273,784	
Laundry	-	23,031	-	31	-	29	-	-	-	23,091	-	-	23,091	
Volunteer and staff development	71	1,649	1,347	2,235	858	1,630	858	1,477	786	10,911	5,036	1,078	17,025	
Equipment repair, rental and replacement	131	43,750	1,047	5,381	1,571	7,047	1,571	3,387	1,737	65,622	4,726	2,492	72,840	
Individual and family assistance	8	1,027,545	2,543	2,344,804	338,578	795,029	140	60,120	1,265	4,570,122	-	-	4,570,122	
Grants to sub-recipients	638,325	-	-	609,788	-	11,930	-	-	-	1,260,043	-	-	1,260,043	
Other expenses	85	6,461	3,634	9,651	3,313	5,550	3,291	4,677	2,983	39,645	52,070	26,299	118,014	
Postage	10	362	317	307	122	232	122	82	112	1,666	296	11,181	13,143	
Printing	11	1,269	1,660	2,549	1,307	1,912	187	92	1,349	10,336	4,462	25,293	40,091	
Travel and transportation	17	8,885	1,785	14,304	1,254	8,451	1,365	4,628	2,735	43,324	261	112	43,797	
Insurance	-	4,945	3,943	11,612	830	6,217	830	554	4,959	33,890	7,728	3,170	44,788	
Telephone and pagers	46	2,687	463	4,362	1,373	2,814	780	1,770	1,350	15,645	4,835	578	21,058	
Fund-raising events	-	-	-	-	-	-	-	-	-	-	-	-	-	
Depreciation	-	-	5,981	-	4,089	-	4,089	2,726	-	16,885	5,948	-	22,833	
In-kind space, supplies and services	-	448,448	4,299	62,771	-	88,961	-	-	-	604,479	21,417	-	625,896	
Total functional expenses:	\$ 677,783	\$ 2,620,824	\$ 109,015	\$ 3,806,902	\$ 624,070	\$ 1,563,013	\$ 177,838	\$ 249,674	\$ 210,600	\$ 9,839,719	\$ 1,177,905	\$ 536,973	\$ 11,554,597	

The accompanying notes are an integral part of this statement.

HOUSING FORWARD
STATEMENT OF FUNCTIONAL EXPENSES
FOR THE YEAR ENDED DECEMBER 31, 2019

	Program Services										Supporting Services		
	Coordinated Entry	Interim Housing/Shelter	Support Center	Supportive Housing	Emergency Assistance	Rental Assistance	Employment Readiness	Sojourner House	Outreach and Engagement	Total Program Services	Management and General	Fundraising	Total
Salaries	\$ 205,439	\$ 105,405	\$ 161,698	\$ 494,040	\$ 169,097	\$ 158,086	\$ 63,774	\$ 42,553	\$ 188,005	\$ 1,588,097	\$ 619,707	\$ 189,631	\$ 2,397,435
Other benefits	19,251	13,201	39,505	109,716	36,667	42,435	15,854	7,027	37,041	320,697	64,503	14,981	400,181
Payroll taxes	18,068	7,662	13,235	42,994	14,119	14,332	6,446	3,091	14,324	134,271	38,828	16,513	180,612
Total salaries and related expenses	242,758	126,268	214,438	646,750	219,883	214,853	86,074	52,671	239,370	2,043,065	723,038	221,125	2,987,228
Professional fees and contracts	5,052	3,608	8,113	17,975	23,845	8,857	8,256	4,531	5,165	85,400	11,941	45,696	143,037
Board development	3,297	2,460	32,837	25,335	22,800	8,767	22,800	5,836	9,840	133,972	10,450	4,758	150,200
Occupancy	614	23,081	5,032	3,752	4,297	1,927	1,295	1,887	2,519	44,404	1,525	1,371	47,300
Food and supplies	-	40,141	569	20	-	-	-	-	-	40,730	-	-	40,730
Laundry	4,384	283	3,720	2,138	475	764	418	149	890	13,221	3,719	1,235	18,175
Volunteer and staff development	7,055	210	5,107	2,356	1,546	2,728	1,046	6,462	3,335	29,845	953	1,495	32,293
Equipment repair, rental and replacement	4,244	4,244	6,764	2,233,442	60,648	618,834	40	60,549	2,107	2,986,628	-	-	2,986,628
Individual and family assistance	583,591	-	-	396,995	-	-	-	-	-	980,586	-	-	980,586
Grants to sub-recipients	7,425	2,057	15,101	13,387	5,772	3,524	5,725	2,312	4,353	59,656	21,028	12,319	93,003
Other expenses	445	445	504	1,245	363	696	320	1,398	311	6,008	652	3,421	10,081
Postage	3,040	807	2,049	1,573	1,112	530	1,076	682	1,161	12,030	1,873	18,050	31,953
Printing	7,727	4,048	3,083	23,291	2,100	5,871	1,442	78	6,225	53,865	5,253	587	59,705
Travel and transportation	1,148	877	11,573	9,034	-	3,135	-	-	3,507	29,274	4,103	1,693	35,070
Insurance	447	1,015	796	3,873	2,964	1,457	2,530	1,589	1,037	15,708	1,086	509	17,303
Telephone and pagers	-	-	-	-	-	-	-	-	-	-	250	-	53,799
Fund-raising events	-	-	6,470	-	11,267	-	11,267	2,504	-	31,508	6,485	-	37,993
Depreciation	-	550,725	29,692	-	1,705	-	1,816	-	-	583,838	20,907	-	604,845
In-kind space, supplies and services	-	-	-	-	-	-	-	-	-	-	-	-	-
Total functional expenses	\$ 867,264	\$ 760,269	\$ 345,848	\$ 3,381,164	\$ 358,777	\$ 871,943	\$ 144,105	\$ 140,648	\$ 279,820	\$ 7,149,838	\$ 824,733	\$ 365,808	\$ 8,340,379

The accompanying notes are an integral part of this statement.

HOUSING FORWARD
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2020 AND 2019

(1) SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES:

Housing Forward (the Organization) was incorporated on August 7, 1992, in the State of Illinois as a not-for-profit corporation. The mission of the Organization is to transition people from housing crisis to housing stability. The Organization, with support of various congregations and partnering agencies, provides emergency shelter and meals, supportive services, case management, employment readiness, rapid-rehousing, transitional and permanent supportive housing programs and emergency assistance for persons experiencing homelessness or a financial crisis that may lead to homelessness. The Organization operates within West Suburban Cook County.

The financial statements were available to be issued on June 23, 2021, with subsequent events being evaluated through this date.

The following is a summary of the significant accounting policies applied by management in the preparation of the accompanying financial statements.

Basis of Accounting -

The Organization records its financial transactions and maintains its books and records on the accrual basis of accounting which recognizes revenue as it is earned and expenses as they are incurred.

Basis of Presentation -

The Organization is required to report information regarding its financial position and activities according to two classes of net assets: net assets without donor restrictions and net assets with donor restrictions.

Without donor restrictions - Net assets that are not subject to donor-imposed stipulations and may be expensed for any purpose in performing the primary objectives of the Organization. These net assets may be used at the discretion of management and the board of directors. As of December 31, 2020 and 2019, the Organization had designated \$110,000 as a reserve for future operations.

With donor restrictions - Net assets subject to donor-imposed stipulations. Some donor restrictions are temporary in nature; those restrictions will be met either by actions of the Organization and/or the passage of time. Other donor restrictions are perpetual in nature, where the donor has stipulated the funds be maintained in perpetuity.

Cash and Cash Equivalents -

For purposes of the statement of cash flows, the Organization considers all highly liquid instruments with an original maturity of three months or less to be cash equivalents.

Concentrations of Credit Risk -

Financial instruments which potentially subject the Organization to concentrations of credit risk consist principally of cash. The Organization places its cash and deposits with high credit quality financial institutions; however, deposits exceed the federally insured limits in some accounts from time to time.

(1) SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES: (Continued)

Promises to Give -

Pledges receivable are recorded in the fiscal year, in which the pledge has become unconditional and then is classified as either without donor restrictions or with donor restrictions depending on the existence and/or nature of donor restrictions. Promises to give that are expected to be collected in future years are recorded at the present value of their estimated future cash flows. The discounts on those amounts are computed using risk-free interest rates applicable to the years in which the promises are received. Amortization of the discounts is included in contribution revenue.

Grants Revenue and Receivables -

A portion of the Organization's revenue is derived from cost-reimbursable federal and state contracts and grants, which are conditioned upon certain performance requirements and/ or the incurrence of allowable qualifying expenses. Amounts received are recognized as revenue when the Organization have incurred expenditures in compliance with specific contract or grant provisions. Amounts received prior to incurring qualifying expenditures are reported as refundable advances in the statement of financial position. The Organization has received \$357,989 and \$116,520 in advance under their federal and state contracts and grants as of December 31, 2020 and 2019, respectively.

The Organization has received significant financial assistance from federal and state agencies. The disbursement of funds received under these programs generally requires compliance with terms and conditions specified in the grant agreements, and may be subject to audit by the grantor agencies. Any disallowed claims resulting from such audits could become a liability of the Organization.

Property and Equipment -

Property and equipment are carried at original cost or fair market value at date of receipt for donated assets less accumulated depreciation. The Organization follows the practice of capitalizing all expenditures for property and equipment in excess of \$2,500. Depreciation is computed using the straight-line method over the estimated useful lives of the assets ranging from three to ten years. Depreciation expense totaled \$22,833 and \$37,993 in 2020 and 2019, respectively.

Revenue Recognition for Public Support -

The Organization recognizes contributions when cash, securities or other assets; an unconditional promise to give; or a notification of a beneficial interest is received. Conditional promises to give - that is, those with a measurable performance or other barrier and a right of return - are not recognized until the conditions on which they depend have been met.

Contributions that are restricted by the donor are reported as increases in net assets without donor restrictions if the restrictions expire (that is, when a stipulated time restriction ends, or a purpose restriction is accomplished) in the reporting period in which the revenue is recognized. All other donor-restricted contributions are reported as increases in net assets with donor restrictions, depending on the nature of restrictions. When a restriction expires, net assets with donor restrictions are reclassified to net assets without donor restrictions and reported in the statement of activities as net assets released from restrictions.

(1) SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES: (Continued)

Program Revenue -

Program revenue is reported at the amount that reflects the consideration to which the Organization expects to be entitled in exchange for the services. The Organization's program revenue consists of rental income which are considered to have a single performance obligation that is satisfied at a point in time. The performance obligations for this service is considered met, and revenue is recognized, at beginning of the month the lessee is using the space.

Deferred Revenue -

Deferred revenue represents payments for special events that are received prior to year end but will not be occurring until the following year.

Use of Estimates -

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect reported amounts and disclosures. Actual results could differ from those estimates.

Allocation of Expenses -

The financial statements report certain categories of expenses that are attributed to more than one program or supporting function. Therefore, expenses require allocation on a reasonable basis that is consistently applied. The expenses that are allocated include salaries, benefits, payroll taxes, professional services, office expenses, occupancy, depreciation and other, which are allocated on the basis of estimates of time and effort.

Income Taxes -

The Organization has been determined by the Internal Revenue Service to be exempt from income tax under Section 501(c)(3) of the Internal Revenue Code. Accordingly, no provision for income tax has been established.

The Organization files income tax returns in the U.S. federal jurisdiction and Illinois. With few exceptions, the Organization is no longer subject to U.S. federal, state and local, or non-U.S. income tax examinations by tax authorities for years before 2017. The Organization does not expect a material net change in unrecognized tax benefits in the next twelve months.

(2) LIQUIDITY AND AVAILABILITY:

	December 31,	
	<u>2020</u>	<u>2019</u>
Financial assets -		
Cash and cash equivalents	\$ 550,495	\$ 163,109
Grant receivable	<u>1,697,042</u>	<u>780,068</u>
Total financial assets	2,247,537	943,177
Less: Donor imposed restrictions	<u>112,087</u>	<u>201,624</u>
Net financial assets after donor-imposed restrictions	2,135,450	741,553
Less: Internal designations -		
Board advised funds	<u>110,000</u>	<u>110,000</u>
Financial assets available to meet cash needs for general expenditures that is without donor or other restrictions limiting their use within one year	<u>\$ 2,025,450</u>	<u>\$ 631,553</u>

The Organization receives contributions, some of which are restricted by donors to fund specific programs or projects. Such restricted funds are tracked for use for the identified program or project. Restricted contributions of \$145,000 and \$318,000 were received for the years ended December 31, 2020 and 2019, respectively.

The Organization maintains a separate operating reserve account with a targeted balance of three months of operating and personnel expenses.

Amounts greater than these minimums can be designated by the Finance Committee with approval of the Board of Directors.

The Organization also maintains a separate capital reserve account consistent with expansion plans for the Organization. The balance is reviewed annually by the Finance Committee to determine the appropriateness of the balance in conjunction with the condition of the owned assets.

(3) PROPERTY AND EQUIPMENT:

Property and equipment consist of the following at December 31, 2020 and 2019:

	<u>2020</u>	<u>2019</u>
Office equipment	\$ 169,453	\$ 178,234
Site equipment	16,833	16,833
Leasehold improvements	57,742	49,065
Support Center expansion	<u>284,133</u>	<u>284,133</u>
	528,161	528,265
Less - Accumulated depreciation	<u>(478,425)</u>	<u>(461,765)</u>
	<u>\$ 49,736</u>	<u>\$ 66,500</u>

(4) LEASED FACILITIES:

The Organization leases certain space for its administrative offices under two leases expiring in February, 2023 and April, 2022. Rent expense paid under the leases amounted to \$168,840 and \$113,680 for the years ended December 31, 2020 and 2019, respectively, which includes \$1,500 monthly for utilities, and is included in occupancy expense in the statement of functional expenses.

The Organization also has a lease for a copier expiring in June, 2023. Rent expense paid under this lease amounted to \$4,500 and \$9,931 for the years ended December 31, 2020 and 2019, respectively.

The Organization has a lease for the Sojourner program that expires in July, 2024. Rent expense paid under this lease amounted to \$48,550 and \$20,000 for the years ended December 31, 2020 and 2019, respectively.

The Organization has leases for the Interim Housing program due to federal and state COVID 19 guidelines that expire in September 2021. Rent expense paid under these leases amounted to \$304,587 and \$-0- for the years ended December 31, 2020 and 2019, respectively.

Minimum lease payments due for the years ending December 31 are as follows:

2021	\$ 1,021,632
2022	147,436
2023	68,365
2024	<u>31,206</u>
	<u>\$ 1,268,639</u>

The Organization pays monthly rental payments for transitional housing and rapid re-housing units.

The Organization also leased various units for permanent supportive housing. The leases expire at various dates through December, 2021. Rental assistance provided on these properties was approximately \$3,273,000 and \$2,761,000 for the years ended December 31, 2020 and 2019, respectively.

(5) LINE OF CREDIT:

The Organization has a \$500,000 line of credit from a bank, bearing interest at prime plus one percent and due in July, 2022. As of December 31, 2020 and 2019, the Organization has no borrowings.

(6) NOTES PAYABLE:

Notes payable consists of the following as of December 31, 2020 and 2019:

	<u>2020</u>	<u>2019</u>
Payroll Protection Program (PPP) loan payable to a bank as part of the Coronavirus Aid, Relief and Economic Security (CARES) Act, interest at 1% with the amount to be repaid in equal installments of principal and interest, beginning at the earlier of the date the SBA remits the loan forgiveness amount or 10 months after the end of the forgivable period, with the final payment due April 2022. As part of the loan agreement, the entire loan or a portion can be forgiven. The Organization intends to maximize the forgivable portion of this loan. The Organization has adopted ASC 470 to account for the PPP loan and will record a gain from the forgiven portion of the loan when it is forgiven.	\$ 536,348	\$ -
Less - Current portion	<u>264,600</u>	<u>-</u>
Long-term portion	<u>\$ 271,748</u>	<u>\$ -</u>

Aggregate maturities required on notes payable as of December 31, 2020, are due in future years as follows:

2021	\$ 264,600
2022	<u>271,748</u>
	<u>\$ 536,348</u>

(7) NET ASSETS WITH DONOR RESTRICTIONS:

Net assets with donor restrictions consisted of the following at December 31, 2020 and 2019:

	<u>2020</u>	<u>2019</u>
Support center	\$ 48,520	\$ 123,000
Sojourner House	6,567	17,733
Program rent	35,891	35,891
Other	<u>21,109</u>	<u>25,000</u>
	<u>\$ 112,087</u>	<u>\$ 201,624</u>

(8) DONATED SERVICES, SUPPLIES AND SPACE:

Donated services in 2020 and 2019 included medical, legal services, food and volunteer time totaling \$579,079 and \$491,040, respectively, which are reflected in the statement of activities as in-kind contributions and program expenses.

The Organization receives donated clothing and other personal care items from various donors. Such donations have not been recorded because the value of such items cannot be reasonably determined.

The Organization uses various congregations in the local area to serve the community. The congregations provide shelter space throughout the year, with the majority occurring during the months of September through May. These congregations have not charged the Organization for use of space under any form of rental agreement. The annual lease value of this space, based upon the market value in the area, was \$46,818 and \$113,805 for the years ended December 31, 2020 and 2019, respectively. These amounts are included as in-kind contributions and program expenses in the statement of activities.

(9) RETIREMENT PLAN:

Effective January 1, 2008, the Organization adopted a Simple Retirement Plan for eligible employees. The Organization provided matching contributions of 3% for the years ended December 31, 2020 and 2019. Contributions to the plan were \$27,372 and \$24,154 for the years ended December 31, 2020 and 2019, respectively.

(10) CONCENTRATIONS OF GRANTS:

Housing Forward received approximately 48% of its total public support and revenue from U.S. Department of Housing and Urban Development and Coronavirus Relief Fund for the year ended December 31, 2020 and 48% from U.S. Department of Housing and Urban Development for year ended December 31, 2019.

(11) SUBSEQUENT EVENTS:

In April 2021, Housing Forward created and became the member of a single member LLC called HF Broadview, LLC. In 2021 and forward, HF Broadview will be consolidated with Housing Forward.

In March 2021, the Housing Forward was notified by the Small Business Administration (SBA) that its Payroll Protection Program loan was forgiven in the full amount of \$536,348. Housing Forward will record the loan forgiveness as revenue for the year ended December 31, 2021.

(12) MANAGEMENT'S RESPONSE TO EFFECTS OF COVID-19 PANDEMIC

In March 2020, the World Health Organization declared the novel strain of coronavirus (COVID-19) a global pandemic and recommended containment and mitigation measures worldwide. As a part of these mitigation measures, the Organization was required to change the way it provided housing and services to its clients. In order to be in compliance with State of Illinois guidelines, the Organization had to shift from using emergency shelters to housing clients in hotels. With this change in operations the Organization incurred increased costs of housing. In order to help cover these costs the Organization has received additional grants from its funders and donors.

The Organization cannot reasonably estimate the length or severity of this pandemic, or the extent to which the disruption may materially impact the financial statements in fiscal year 2021.

NEW Housing Forward Database2022
Statement of Revenues and Expenditures - Unposted Transactions Included In Report
From 7/1/2022 Through 7/31/2022

Housing Forward	July 2022 YTD Actual	YTD Budget	YTD Budget Variance
Operating Revenue			
Contributions			
Donations and Contributions	316,878.08	395,500.00	(78,621.92)
Events Fundraising	298,841.79	267,000.00	31,841.79
Private Foundations	484,925.65	425,420.00	59,505.65
Total Contributions	1,100,645.52	1,087,920.00	12,725.52
Grant Revenue			
Accrued Revenue	593,555.55	0.00	593,555.55
Federal Government Grants	4,013,247.91	5,297,555.00	(1,284,307.09)
State Government Grants	799,411.00	778,086.22	21,324.78
Local Government Grants	1,016,445.73	405,318.81	611,126.92
Total Grant Revenue	6,422,660.19	6,480,960.03	(58,299.84)
Program Revenue	140,221.70	227,066.00	(86,844.30)
Other Income	90.23	0.00	90.23
Total Operating Revenue	7,663,617.64	7,795,946.03	(132,328.39)
Total Revenue	7,663,617.64	7,795,946.03	(132,328.39)
Expenditures			
Personnel Expenses			
Salaries & Wages	2,439,172.50	2,627,763.87	188,591.37
Other	548,951.44	590,232.01	41,280.57
Total Personnel Expenses	2,988,123.94	3,217,995.88	229,871.94
Operating Expenses			
Total Operating Expenses	1,741,995.59	1,632,738.42	(109,257.17)
Client Services			
Total Client Services	2,701,815.01	2,485,846.92	(215,968.09)
Pass Through & Miscellaneous			
Total Pass Through & Miscellaneous	305,139.56	555,160.50	250,020.94
Total Expenditures	7,737,074.10	7,891,741.72	154,667.62
Net Revenue Over Expenditures	(73,456.46)	(95,795.69)	22,339.23

NEW Housing Forward Database2022
Statement of Revenues and Expenditures - Unposted Transactions Included In Report
From 7/1/2022 Through 7/31/2022

Total Budget - 2022

901,500.00

305,000.00

780,000.00

1,986,500.00

0.00

9,130,080.00

1,225,711.00

672,470.03

11,028,261.03

389,252.00

0.00

13,404,013.03

13,404,013.03

4,593,976.00

1,043,252.00

5,637,228.00

2,751,637.03

4,135,665.00

952,407.00

13,476,937.03

(72,924.00)



Biographies of Key Staff

John Harris

John Harris is the Facilitator of the Oak Park Homelessness Coalition. In that role, he guides the collaborative efforts of 50-plus organizations and individuals working in five work groups to end homelessness in Oak Park by making it rare, brief and one time.

As the principal of a5 Inc., brand and digital consultancy, Harris has developed expertise in working with communities, sustainability, park and recreation agencies, sports, healthcare, education, non-profits, consumer products and financial services, among others. He has a passion for creating healthy, sustainable communities, and developed GreenTown: The Future of Community, a one-day experience dedicated to bringing the public sector together with the private sector to create sustainable communities, with non-profit Seven Generations Ahead. A graduate of Carroll University in Waukesha, Wisconsin, John has taught at Roosevelt University and Carroll University. Harris serves on the boards of Garfield Park Conservatory Alliance, Friends of Richton Park, Lauren's Hope and Triton College Foundation.

Lynda Schueler, Executive Director

Lynda Schueler has devoted her career to helping men, women, and families transition from housing crisis to housing stability. As executive director since 2001, Lynda provides strategic vision and organizational leadership at Housing Forward. Her leadership has enabled the agency's growth from a \$450,000 a year shelter provider to a \$13M agency offering a full continuum of housing and prevention programs in addition to safety-net services. Over the past 20-plus years, Lynda has formed numerous collaborations whose expertise and resources have guided hundreds of Housing Forward clients on their paths toward self-sufficiency. Lynda is a founder and current board member of the Alliance to End Homelessness in Suburban Cook County and a founding member of the Oak Park Homelessness Coalition. She has received awards for her work from the Chicago Coalition for the Homeless, Housing Action Illinois, West Cook Y, the Community Mental Health Board of Oak Park Township, the Maywood Chamber of Commerce and was named a Paul Harris Fellow by the Oak Park Rotary. In 2020, Lynda was named Villager of the Year in Oak Park for leading the agency's COVID response.

Lynda has a Masters of Public Administration from Northern Illinois University and a Bachelors degree in Psychology from Illinois State University.

Romeisha Tucker, Stability Services Manager

Romeisha Tucker has committed her career in human services to assisting neighbors who are

experiencing crisis. She became part of the Housing Forward team in 2014 as a Prevail Employment Readiness Associate through the AmeriCorps program. The following year she became a full-time staff member and assumed the role of Prevail Employment Readiness Program Coordinator. In 2016, she became Stability Services Manager. In this role, Romeisha has expanded the reach Housing Forward's Homeless Prevention and Emergency Assistance supports; in 2021 this program served a record number of men, women, and families, preventing them from becoming homeless.

Romeisha has a Bachelor's of Business Management degree from Dillard University.

Lauren Lofton, Homelessness Prevention Coordinator

Lauren Lofton has spent her professional career responding to the needs of individuals and families who are experiencing housing crisis. She joined the Housing Forward team in 2017 through the AmeriCorps program as an Emergency Assistance Associate. After successfully completing AmeriCorps services, Lauren became a full-time team member as Intake and Assessment Specialist. In 2021, she assumed the role of Homeless Prevention Coordinator, where her primary responsibility is to help individuals and families in crisis forestall homelessness through case management and emergency financial assistance.

Lauren has Bachelors and Masters of Social Work degrees for Southern Illinois University.

HOUSING FORWARD BOARD OF DIRECTORS 2021 - 2024

POSITION/TERM	NAME	WORK	POSITION /TERM	NAME	WORK
President	Heidi Vance 110 S. Grove Ave. Oak Park, IL 60302 C (708) 557-3436 Heidi@teamblonde.com	Owner Team Blonde W (708)771-5590	2024	Barbara J. Best 147 N. Euclid Ave., #303 Oak Park, IL 60302 W (630) 318-0693 C (312) 952-9522	Principal, Capital Strategies Investment Group bbest@capstratig.com
First Vice-President	Steven Glass 225 S. East Avenue Oak Park, IL 60302 H (708) 660-9920 C (773) 517-7483 seg68@sbcglobal.net	Associate General Manager – Region JenCare	2023	Paul Betlinski 536 Blackstone LaGrange, IL 60525 W (773) 831-9733 C (815) 970-2478	Partner Desmond & Ahern paul@desmondcpa.com
2 nd Vice-President	Camile Lindsay Kumi 1045 Wesley Avenue Oak Park, IL 60304 C (708) 670-2429 camilelindsay@gmail.com	Chief Legal Counsel Illinois Department of Corrections Camilej.lindsay@illinois.gov W (312) 814-2214	Class 2022	John Ciancanelli 2446 Center Northbrook, IL 60062 H (847) 480-0251 C (312) 730-7309	Senior Managing Director Ankkura John.ciancanelli@ankura.com
Treasurer	Christopher J. Parker 805 Fleetwood Drive Joliet, IL 60432 C (815) 517-2899 C (312) 213-3423	Vice President, Director of Community Banking Proviso Community Bank Wintrust cparker@wintrust.com	Class 2022	Rebecca Daisley 610 Wenonah Ave. Oak Park, IL 60304 C (773) 627-4560 Rebecca.daisley@aah.org	Director, Talent Management, Human Resources Advocate Aurora Health
Secretary	Marc Kieselstein 1001 Jackson Avenue River Forest, IL 60305 H (708) 366-1474 C (708) 280-5043 secretary@housingforward.org	Retired Kirkland & Ellis	Class 2022	Pamela Conley Euring 1543 Franklin Ave., #A River Forest, IL 60305 C (312) 307-8815 Pamela.euring@gmail.com	Commercial Counsel, Public Sector Coursea

Mission: Our mission is to transition people from housing crisis to housing stability
Housing Forward * 1851 S. 9th Avenue, Maywood, IL 60153 * Phone (708) 338-1724 * Fax (708) 338-1745

HOUSING FORWARD BOARD OF DIRECTORS 2021 - 2024

POSITION/TERM	NAME	WORK	POSITION /TERM	NAME	WORK
Class 2023	Henry Fulkerson 1127 Wesley Oak Park, IL 60304 H (708) 386-6257 C (708) 218-2596 hcfulkerson@gmail.com	Retired PricewaterhouseCoopers	Class 2024	Erich Krumei 7443 Madison Street Forest Park, IL C (312) 206-4245 W (708)-657-4281 ewkrumei@gmail.com	Owner, Play It Again Sports
Class 2023	Tim Granholm 1135 S. Grove Ave. Oak Park, IL 60304 C (708) 638-0277 tgranholm@gmail.com	Director, Employee Engagement Communications The Boeing Company	Class 2022	LeTisa L. Jones 1938 S. 12 th Ave. Broadview, IL 60155 C (708) 280-6896 jones.letisa@yahoo.com	Village Administrator Village of Broadview W (708) 681-3600 x260 ljones@broadview-il.gov
Class 2024	Bob Hahn 215 Gale River Forest, IL 60305 H (708) 366-1479 C (773) 851-8435	Owner/Vice-President Dimensions Management Corp. bhahn@dimensions-apts.com	Class 2023	Vena Nelson 840 S. 17 th Ave. Maywood, IL 60153 C (708) 975-6059 venanelson@gmail.com	Chief Accountability Officer Illinois Dept. of Public Health W (708) 356-1777
Class 2023	Emanuel Johnson, II 5649 W. 63rd St., #1E Chicago, IL 60638 C (773) 991-0641	Program Officer Robert R. McCormick Foundation ejohnson@mccormickfoundation.org	Class 2024	Allison Park 4915 N. Bell Ave. Chicago, IL 60625 H (312) 282-4401 C (312) 282-4401 allison.park@salesforce.com	Principal Enterprise Architect Salesforce W (312) 599-1099 Allison.park@salesforce.com
Class 2022	Peggy Johnson 2111 Highland Ave., 1st Fl. Berwyn, IL 60402 C (630) 670-8878 Peggy05@sbcglobal.net	Director, Community Engagement Catholic Charities	Class 2022	Delilah P. Strickland 1122 S. Maple Ave. Oak Park, IL 60304 C (630) 878-4747 dpstrickland@gmail.com	Partner Croke, Fairchild, Morgan & Beres W (630) 821-9061 djenkins@crokefairchild.com

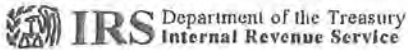
Mission: Our mission is to transition people from housing crisis to housing stability

*Housing Forward * 1851 S. 9th Avenue, Maywood, IL 60153 * Phone (708) 338-1724 * Fax (708) 338-1745*

HOUSING FORWARD BOARD OF DIRECTORS 2021 - 2024

POSITION/TERM	NAME	WORK	POSITION /TERM	NAME	WORK
Class 2024	Bob Tucker 708 S. Ridgeland Ave. Oak Park, IL 60304 H (708) 386-3228 C (708) 363-5768 robert_g_tucker@comcast.net	Chief Operating Officer Chicago Community Loan Fund W (312) 252-0443	Class 2022	Destiny Woods 923 Hayes Ave. Oak Park, IL 60302 C (708) 837-6936 destinyporter@gmail.com	Senior Manager, Labor & Employee Relations Exelon W (630) 437-2724
Class 2022	John Tulley, MD 735 S. Wenonah Ave. Oak Park, IL 60304 H (708) 524-1082 C (708) 220-3467	Professor, Clinical Medicine University of Illinois @ Chicago W (312) 996-6662 jetulley@uic.edu	Class 2024	Steven McMahon Zeller 922 Columbian Ave. Oak Park, IL 60302 C (708) 567-6963 steven@mcmahonzeller.net	Senior Counsel Dykema Gossett PLLC W (312) 627-2272
Ex-officio	Lynda Schueler 1017 N. Humphrey Ave. Oak Park, IL 60302 C (708) 299-8758	Executive Director Housing Forward W (708) 388-1724, ext. 223 lschueler@housingforward.org			

Mission: Our mission is to transition people from housing crisis to housing stability
Housing Forward * 1851 S. 9th Avenue, Maywood, IL 60153 * Phone (708) 338-1724 * Fax (708) 338-1745



OGDEN UT 84201-0029

In reply refer to: 4077591934
Apr. 01, 2015 LTR 4168C 0
36-3876660 000000 00

00029684
BODC: TE

HOUSING FORWARD
1851 S 9TH AVE
MAYWOOD IL 60153-3241



003059

Employer Identification Number: 36-3876660
Person to Contact: Ms. Wiles
Toll Free Telephone Number: 1-877-829-5500

Dear Taxpayer:

This is in response to your Mar. 09, 2015, request for information regarding your tax-exempt status.

Our records indicate that you were recognized as exempt under section 501(c)(3) of the Internal Revenue Code in a determination letter issued in May 1995.

Our records also indicate that you are not a private foundation within the meaning of section 509(a) of the Code because you are described in section(s) 509(a)(1) and 170(b)(1)(A)(vi).

Donors may deduct contributions to you as provided in section 170 of the Code. Bequests, legacies, devises, transfers, or gifts to you or for your use are deductible for Federal estate and gift tax purposes if they meet the applicable provisions of sections 2055, 2106, and 2522 of the Code.

Please refer to our website www.irs.gov/eo for information regarding filing requirements. Specifically, section 6033(j) of the Code provides that failure to file an annual information return for three consecutive years results in revocation of tax-exempt status as of the filing due date of the third return for organizations required to file. We will publish a list of organizations whose tax-exempt status was revoked under section 6033(j) of the Code on our website beginning in early 2011.

4077591934
Apr. 01, 2015 LTR 4168C 0
36-3876660 000000 00
00029685

HOUSING FORWARD
1851 S 9TH AVE
MAYWOOD IL 60153-3241

If you have any questions, please call us at the telephone number shown in the heading of this letter.

Sincerely yours,



Tamera Ripperda
Director, Exempt Organizations



Biographies of Key Staff

Lynda Schueler, Executive Director

Lynda Schueler has devoted her career to helping men, women, and families transition from housing crisis to housing stability. As executive director since 2001, Lynda provides strategic vision and organizational leadership at Housing Forward. Her leadership has enabled the agency's growth from a \$450,000 a year shelter provider to a \$13M agency offering a full continuum of housing and prevention programs in addition to safety-net services. Over the past 20-plus years, Lynda has formed numerous collaborations whose expertise and resources have guided hundreds of Housing Forward clients on their paths toward self-sufficiency. Lynda is a founder and current board member of the Alliance to End Homelessness in Suburban Cook County and a founding member of the Oak Park Homelessness Coalition. She has received awards for her work from the Chicago Coalition for the Homeless, Housing Action Illinois, West Cook Y, the Community Mental Health Board of Oak Park Township, the Maywood Chamber of Commerce and was named a Paul Harris Fellow by the Oak Park Rotary. In 2020, Lynda was named Villager of the Year in Oak Park for leading the agency's COVID response.

Lynda has a Masters of Public Administration from Northern Illinois University and a Bachelors degree in Psychology from Illinois State University.

Armando Smith, Chief Professional Officer

As Chief Program Officer, Armando Smith provides leadership, direction, and oversight of Housing Forward's integrated service delivery system through six program areas – housing, interim housing, medical respite, outreach & diversion, prevention, and wraparound services. Armando has more than

35 years of leadership and counseling experience with prominent social service agencies such as The Night Ministry, Teen Living Programs and AIDS Foundation of Chicago. Most recently, Armando was Associate Director of Healthcare Clinical Operations for Vital Bridges, a division of Heartland Health Outreach. In that position, he was responsible for all program operations, quality assurance and improvement, outcome measurement and budget management. He is part time staff at the Cathedral Counseling Center and is a Licensed Clinical Social Worker and member of the National Association of Social Workers.

Armando has a Bachelor of Science, Applied Behavioral Science, and Master of Social Work degree, both from George Williams College.

Patricia Stokes, Senior Director of Housing

A skilled non-profit executive with more than 30 years of management experience who joined Housing Forward in 2016 as Senior Director of Housing. In that role, she provides leadership and oversight of the organization's range of programs that offer stable housing to nearly 600 individuals and families each year. Prior to joining Housing Forward, Patricia was President and CEO of Urban League of Middle Tennessee, Program Manager of Meharry Medical College Center for Women's Health Research, Service Center Director of the Metropolitan Atlanta Chapter American Red Cross, among other roles in the human services arena.

Patricia has a Bachelor of Music Education degree from Howard University and Master of Social Work degree from Smith College.

12 W Washington LLC
4127 W 12th Street
Aliso Viejo CA 92603
714.289.5505

September 13, 2022

Dear Housing Forward,

In regards to a Master Lease (dated 9/13/2022) between Housing Forward and 12 W Washington, LLC please let these facts be known:

The lease is for 6 studio apartments. The lease term begins on September 27, 2022 and the lease term ends on September 30, 2023. There is no security deposit required. There is a \$500.00 move in fee (per unit) and the rent (per unit) is \$950.00 per month.

All utilities are included and will be paid for by 12 W Washington, LLC. 2 keys will be given to Housing Forward for each of the 6 units. There is on-site laundry in the building. No parking is included! All persons in need of parking will have to contact the Village of Oak Park in order to attain a parking permit.

No pets are allowed in the building. If an air conditioning unit is utilized during summer months, there will be an additional \$30.00 per month fee added to the monthly rent.


The lease pertains ONLY to apartments numbered: 203, 306, 504, 505, 509, 510.

Therefore, the cost of each unit is as follows:

203: pro-rated September rent \$127.00 + \$950.00 October rent + \$500.00 move-in fee = \$1577.00 Total
306: pro-rated September rent \$127.00 + \$950.00 October rent + \$500.00 move-in fee = \$1577.00 Total
504: pro-rated September rent \$127.00 + \$950.00 October rent + \$500.00 move-in fee = \$1577.00 Total
505: pro-rated September rent \$127.00 + \$950.00 October rent + \$500.00 move-in fee = \$1577.00 Total
509: pro-rated September rent \$127.00 + \$950.00 October rent + \$500.00 move-in fee = \$1577.00 Total
510: pro-rated September rent \$127.00 + \$950.00 October rent + \$500.00 move-in fee = \$1577.00 Total

We appreciate and thank you for affording 12 W Washington, LLC the opportunity to provide Housing Forward these studio apartments. We hope that you find your apartments and this lease agreement satisfactory. Thank you.

Signed,


Joseph Junkovic
President

Lease No. 101
ILLINOIS APARTMENT LEASE - UNFURNISHED

NOT VALID IN EVANSTON, MOUNT PROSPECT or CERTAIN "HOME RULE" COMMUNITIES

IMPORTANT: This Lease form was not specifically drafted for your legal requirements or your particular situation. The applicable laws and regulations for residential leases frequently change and differ between municipalities. It is important that you consult with an attorney prior to signing any and all legal documents including this one. This contract supersedes any prior agreements. Neither the publisher nor the seller of this form makes any warranty with respect thereto, including any warranty of merchantability or fitness for a particular purpose.

THIS LEASE IS INTENDED TO BE A BINDING REAL ESTATE CONTRACT

DATE OF LEASE	BEGINNING	ENDING	MONTHLY RENT	SECURITY DEPOSIT
9/26/2022	9/27/2022	9/30/2023	6 apartments @ \$950.00 each	\$0.00

TENANT:

NAME: Housing Forward
 ADDRESS: 12 W. Washington Blvd
 CITY: Oak Park, IL STATE: IL ZIP: 60302
 TELEPHONE: _____
 EMAIL ADDRESS: _____

LANDLORD:

NAME: 12W. Washington LLC
 ADDRESS: 4127W. 127th Street
 CITY: Alsip, IL 60803 STATE: IL ZIP: _____
 TELEPHONE: (708) 389-3505
 EMAIL ADDRESS: _____

Premises will not be occupied by more than _____ persons.
 Name: _____ Name: _____
 Name: _____ Name: _____

In consideration of the mutual agreements and covenants herein contained, Landlord hereby leases to Tenant, and Tenant hereby leases from Landlord, for use as a private apartment, the Premises identified above, together with the fixtures, appliances, facilities and appurtenances belonging thereto, for the Term set forth above.

ADDITIONAL COVENANTS AND AGREEMENTS (if any):

This lease is for apartments numbered: 203, 306, 504, 505, 509, 510. Each apartment is a studio apartment that Housing Forward will use as residence or office space. No Parking is included. Parking permits are available through the Village Of Oak Park. All utilities are included. Each apartment is charged a \$500.00 Move-In Fee. There is on-site laundry \$30.00 for Air Conditioner per month. One person studio NO PETS ALLOWED!! No security deposit is required.

A Security Deposit (if any) of \$ 0 is being held by Landlord at:

NAME OF ILLINOIS FINANCIAL INSTITUTION WHERE SECURITY DEPOSIT (if any) SHALL BE OR IS HELD:

RECEIPT OF REQUIRED DOCUMENTS: Tenant acknowledges that the following documents have been received by Tenant, in accordance with federal, state or local law or ordinance, and that said disclosures are in proper form and have been fully made in accordance therewith; and said documents shall be deemed to be attached to and incorporated into this Lease:

US EPA Lead Paint Disclosure Form (attached) _____ *If Applicable: Cook County Residential Tenant Landlord Ordinance Summary (attached) _____*
 US EPA "Protect Your Family in Your Home" Pamphlet of 2020 _____ *If Applicable: Condominium Association Bylaws _____*

Certification of Accuracy:

The following parties have reviewed the information above and certify, to the best of their knowledge, that the information they have provided is true and accurate.

TENANT: _____ Date _____
 _____ Date _____
 AGENT _____ Date _____

LANDLORD: _____ Date _____
 _____ Date _____
 AGENT _____ Date _____

Landlord(s) or Authorized Management Agent:

Person Authorized to Act on Behalf of Owner for the Purpose of Service of Process and Accepting Notices:

Name: _____
 Address: _____
 City: _____ State: _____ Zip: _____
 Telephone: _____
 Email Address: _____

Name: _____
 Address: _____
 City: _____ State: _____ Zip: _____
 Telephone: _____
 Email Address: _____

LEASE COVENANTS AND AGREEMENTS

1. RENT: Tenant shall pay Landlord, or Landlord's agent, as rent for the Premises in the sum stated above, on the first day of each calendar month, in advance, at Landlord's address stated above or as Landlord may designate in writing. All sums due and payable under this Lease shall be deemed to be rent. **RETURNED BANK ITEMS:** If any check or other bank instrument tendered for payment of any tenant obligation hereunder is returned for insufficient funds, Tenant shall pay Landlord a **\$50.00** fee as additional rent. Landlord shall further have the right to demand that any such returned item be replaced by a cashier's check or money order. If Tenant tenders more than two checks or bank drafts during the term of this Lease which are returned for insufficient funds, Landlord shall have the right to demand that all future obligations hereunder be paid by cashier's check or money order.

2. LATE CHARGES: Late fees shall be calculated as follows: If rent is late and not received by the Landlord by the end of business on the 5th of each month, or at any other such time and place as designated in writing by the Landlord, then the late fee shall be Ten Dollars (\$10.00) if the rent is \$1,000 or below; and Ten Dollars (\$10.00)

5. LIMITATION OF LIABILITY: Except as provided by state or local law or ordinance, Landlord shall not be liable for any damage (a) occasioned by failure to keep Premises in repair; (b) for any loss or damage of or to Tenant's property wherever located in or about the Building or Premises, or (c) acts or neglect of other tenants, occupants or others at the Building.

6. USE OF PREMISES: Tenant will not allow Premises to be used (a) for any purpose that will increase the rate of insurance thereon or (b) for any purpose other than for a residential Premises. Tenant will not permit Premises to be used for any unlawful purpose or for any purpose that will injure the reputation of the Building. Tenant will not permit anything to be thrown out of a window, or into any common area of the Building; nothing shall be hung from the outside of windows or placed outside any window sills, patio, deck or porch of the Building. Tenant shall obtain the consent of Landlord to keep domestic animals such as cats, dogs, birds, or fish, and shall specifically obtain the written consent of Landlord for any other kind of animal or creature. Tenant agrees that common areas shall be kept free of unusual items,

CITY: _____ STATE: _____ ZIP: _____
Oak Park, IL 60302

TELEPHONE: _____

EMAIL ADDRESS: _____

Premises will not be occupied by more than _____ persons.

Name: _____ Name: _____

Name: _____ Name: _____

CITY: _____ STATE: _____ ZIP: _____
Alsip, IL 60803
(708) 389-5505

TELEPHONE: _____

EMAIL ADDRESS: _____

In consideration of the mutual agreements and covenants herein contained, Landlord hereby leases to Tenant, and Tenant hereby leases from Landlord, for use as a private apartment, the Premises identified above, together with the fixtures, appliances, facilities and appurtenances belonging thereto, for the Term set forth above.

ADDITIONAL COVENANTS AND AGREEMENTS (if any):
This lease is for apartments numbered: 203, 306, 504, 505, 509, 510. Each apartment is a studio apartment that Housing Forward will use as residence or office space. No Parking is included. Parking permits are available through the Village Of Oak Park. All utilities are included. Each apartment is charged a \$500.00 Move-In Fee. There is on-site laundry \$30.00 for Air Conditioner per month One person studio NO PETS ALLOWED!! No security deposit is required.

A Security Deposit (if any) of \$ _____ is being held by Landlord at:

NAME OF ILLINOIS FINANCIAL INSTITUTION WHERE SECURITY DEPOSIT (if any) SHALL BE OR IS HELD: _____ ILLINOIS, ZIP _____

RECEIPT OF REQUIRED DOCUMENTS: Tenant acknowledges that the following documents have been received by Tenant, in accordance with federal, state or local law or ordinance, and that said disclosures are in proper form and have been fully made in accordance therewith; and said documents shall be deemed to be attached to and incorporated into this Lease:

US EPA Lead Paint Disclosure Form (attached) _____ If Applicable: Cook County Residential Tenant Landlord Ordinance Summary (attached) _____

US EPA "Protect Your Family in Your Home" Pamphlet of 2020 _____ If Applicable: Condominium Association Bylaws _____

Certification of Accuracy:
The following parties have reviewed the information above and certify, to the best of their knowledge, that the information they have provided is true and accurate.

TENANT: _____ Date _____

LANDLORD: _____ Date _____

AGENT _____ Date _____

AGENT _____ Date _____

Landlord(s) or Authorized Management Agent:

Person Authorized to Act on Behalf of Owner for the Purpose of Service of Process and Accepting Notices:

Name: _____

Name: _____

Address: _____

Address: _____

City: _____ State: _____ Zip: _____

City: _____ State: _____ Zip: _____

Telephone: _____

Telephone: _____

Email Address: _____

Email Address: _____

LEASE COVENANTS AND AGREEMENTS

1. RENT: Tenant shall pay Landlord, or Landlord's agent, as rent for the Premises in the sum stated above, on the first day of each calendar month, in advance, at Landlord's address stated above or as Landlord may designate in writing. All sums due and payable under this Lease shall be deemed to be rent. RETURNED BANK ITEMS: If any check or other bank instrument tendered for payment of any tenant obligation hereunder is returned for insufficient funds, Tenant shall pay Landlord a \$50.00 fee as additional rent. Landlord shall further have the right to demand that any such returned item be replaced by a cashier's check or money order. If Tenant tenders more than two checks or bank drafts during the term of this Lease which are returned for insufficient funds, Landlord shall have the right to demand that all future obligations hereunder be paid by cashier's check or money order.
2. LATE CHARGES: Late fees shall be calculated as follows: If rent is late and not received by the Landlord by the end of business on the 5th of each month, or at any other such time and place as designated in writing by the Landlord, then the late fee shall be Ten Dollars (\$10.00) if the rent is \$1,000 or below; and Ten Dollars (\$10.00) plus 5% for any amount of rent over \$1,000.
3. SECURITY DEPOSIT: The Tenant has deposited with the Landlord the above-described security deposit to be held by the Landlord in accordance with state or local law or ordinance to secure the faithful performance by the Tenant of all provisions of the Lease. Landlord may, to the extent permitted by state or local law or ordinance, apply all or any part thereof in payment of any amounts due Landlord from Tenant, or to pay for any damages caused by Tenant, Tenant's co-occupants or guests, and upon Landlord's demand Tenant shall, in such case, if applied during the Lease term promptly deposit with Landlord such amounts as required to bring the security deposit up to the full amount stated above. Tenant shall not substitute any portion of Rent with the existing Security Deposit, and may in no case "live out the remainder of the Security Deposit" as Rent.
4. CONDITION OF PREMISES: Tenant's taking possession of the Premises shall be conclusive evidence of Tenant's receipt of the Premises in good condition except as otherwise specified, in writing, in the Lease. The Tenant agrees that no representations as to condition or repair have been made by the Landlord or his agent, nor any promise to decorate, alter, repair or improve the Premises unless expressly written in this Lease. Tenant shall report any code violations or items of disrepair within the Premises, to Landlord, in writing via Certified Mail to Landlord within Seven (7) Days. The Tenant's failure or refusal to notify Landlord of any such conditions affecting habitability shall operate as a voluntary forfeiture to the Tenant's right to file any claims to counter an eviction for non-payment of rent by the filing of a counterclaim, on the basis of such claimed conditions.

5. LIMITATION OF LIABILITY: Except as provided by state or local law or ordinance, Landlord shall not be liable for any damage (a) occasioned by failure to keep Premises in repair; (b) for any loss or damage of or to Tenant's property wherever located in or about the Building or Premises, or (c) acts or neglect of other tenants, occupants or others at the Building.
6. USE OF PREMISES: Tenant will not allow Premises to be used (a) for any purpose that will increase the rate of insurance thereon or (b) for any purpose other than for a residential Premises. Tenant will not permit Premises to be used for any unlawful purpose or for any purpose that will injure the reputation of the Building. Tenant will not permit anything to be thrown out of a window, or into any common area of the Building; nothing shall be hung from the outside of windows or placed outside any window sills, patio, deck or porch of the Building. Tenant shall obtain the consent of Landlord to keep domestic animals such as cats, dogs, birds, or fish, and shall specifically obtain the written consent of Landlord for any other kind of animal or creature. Tenant agrees that common areas shall be kept free of unusual items, refuse, laundry and excess materials and items. Landlord shall be permitted to refuse any items belonging to Tenant in the Unit and Tenant shall be required to obtain Landlord's prior written consent before placing or storing any items in the Common areas.
7. ASSIGNMENT OF LEASE: Except as agreed to in writing by Landlord, Tenant shall neither assign this Lease nor sublet the Property without Landlord's written consent, which shall not be withheld unreasonably. Landlord reserves the right to require credit and/or Tenant screening for any proposed assignee or subtenant (at Tenant's expense) and to require an additional and/or alternative deposit to protect the Landlord. Shared Housing Units, AirBNB and/or rooms for rent ARE NOT ALLOWED under this Lease. At no time shall Tenant enter into short-term subleases, rooms for rent, or AirBNB agreements or leases. Such agreements will be considered a breach of Lease and cause for termination.
8. NO DISTURBANCE OF OTHER TENANTS: The Tenant agrees not to play radios, televisions, stereo equipment, or any musical instruments, or make noise that will disturb other Tenants or occupants in the Building. The Tenant shall not cause or permit any damage to the Premises or property of Landlord or of any other person at the Building.

9. **APPLIANCES:** Tenant acknowledges that the Premises contain the following appliances (check those that apply):
 Refrigerator Freezer Microwave Radiator Furnace
 Central Air Conditioner Central Heater Ceiling Fans
 Dishwasher Washing Machine Dryer
 Tenant shall not install or maintain in the Premises any other appliances unless agreed to in writing by the Landlord (except in the case of a microwave unit for personal use). Tenant shall use all provided appliances in the manner in which they are intended, and shall keep the same in clean and operable condition. In the event that any appliance shall malfunction, Tenant shall notify Landlord in writing and via telephone within three (3) days.
10. **CARE OF PREMISES:** Tenant agrees to (1) maintain the Premises in compliance with the applicable municipal code; (2) keep the Premises in a clean and safe condition; (3) dispose of all rubbish, garbage, and waste safely and cleanly; (4) keep plumbing fixtures in a clean condition; (5) use electrical, plumbing, sanitary, heating, ventilating, air conditioning, elevators and other facilities provided in the Building reasonably and for the purposes intended; (6) not deliberately or negligently destroy, deface, damage or impair any part of the Premises or common areas of the Building, or allow any family member, co-occupants, or guests to do so. Failure to maintain care of the Premises and common areas as set forth herein shall be deemed a material breach of this Lease.
11. **RIGHT OF ACCESS:** The Tenant shall permit Landlord access at all reasonable times, and upon such notice as may be required by state or local law or ordinance, to make reasonable inspections, repairs, maintenance, decorations, improvements and exhibitions; supply necessary or agreed services; or to determine Tenant's compliance with the provisions of this Lease. Landlord shall have the right of immediate access without notice in case of emergency or where repairs elsewhere in the Building unexpectedly require access to Tenant's Premises. Landlord shall endeavor to provide advance notice of all access needs, including emergency-based, but in the event access is needed, Tenant acknowledges that Landlord shall have the right of access upon forty-eight hours (48) notice in non-emergency situations, and in emergency situations, such access right shall be immediate, for the preservation of life, health, safety and property of the Tenant and the Landlord. Tenant's failure to provide such access shall be deemed a breach of this Lease. Landlord may place upon the Premises, signs of "For Sale" and "For Rent" and Tenant will not interfere with same.
12. **NO ALTERATIONS, SIGNS OR ADVERTISEMENTS:** Tenant shall not alter nor make any additions to the Premises or the Building, or commit waste except for hanging pictures, without the prior written consent of the Landlord. If such permission is granted, then any alterations or additions to the Premises, such as locks, bolts and fixtures shall remain as part of the Premises as Landlord's property unless the Landlord decides otherwise, and Tenant shall surrender keys therefore upon the termination of the tenancy. The Tenant shall not permit the display of any sign or advertisement in or about the Premises or Building without first obtaining the written consent of the Landlord.
13. **SURRENDER OF POSSESSION:** Provided that the Landlord has not otherwise terminated this Lease, upon Landlord's notice of intent not to renew this Lease served at least 60 days prior to the Lease Ending Date, the Tenant shall surrender possession of the Premises and shall return the keys to Landlord or Landlord's agent on the Lease Ending Date. If the Landlord does not serve a notice of Landlord's intent not to renew this Lease at least 60 days prior to the Lease Ending Date, then Tenant may continue to reside in the Premises upon the same terms and conditions as in the last month of the Lease at the most recent non-discounted full monthly rent amount for 120 days after written notice of intent not to renew this Lease is given.
14. **HOLDING OVER:** If the Tenant retains possession of the Premises, or any part thereof, after the termination of the Lease by lapse of time or otherwise, then the Landlord may, at Landlord's option, deem such holding over as constituting a month-to-month tenancy, upon the terms of this Lease except at double the monthly rental specified under Section 1. Tenant shall also pay to Landlord all damages sustained by Landlord resulting from retention of possession by Tenant. In the event Landlord accepts a payment of rent for a period after the expiration of the Lease, as herein provided, in the absence of any specific written agreement, continued occupancy shall be deemed a month-to-month tenancy, on the same terms and conditions as herein provided, except for the double rent provision, to the extent permitted by state or local law or ordinance.
15. **HEAT AND HOT WATER:** The Landlord agrees, if the Building is designed for the purpose, to furnish such heat and hot water in sufficient quantities as may be required by law or ordinance during the term of this Lease. If the Premises contains separate heating and/or hot water fixtures, then Landlord's sole obligation shall be to provide Tenant said fixtures in good operating condition at the inception of the tenancy, and Tenant shall be responsible for the utility costs for operation thereof. Rent shall include the following (check those that apply):
 Water Electricity Gas Basic Cable Satellite Internet Lawn Care
 Snow Removal Other _____
16. **STORAGE OUTSIDE THE PREMISES:** Landlord shall not be liable for any loss or damage of or to any property placed in any common areas, storeroom or any storage place in the Building; such areas for storage, if any, being furnished gratuitously and not as part of the obligations of this Lease.
17. **LIABILITY FOR RENT:** The Tenant shall continue paying rent and all other charges for said Premises to the end of the term hereof, whether or not the Premises becomes vacant by reason of abandonment, breach of the Lease, wrongful termination by Tenant or if the Tenant has been evicted for breach of this Lease, to the extent said obligation for rent has not been mitigated, abated or discharged, in whole or in part, by any law or ordinance. Notwithstanding any of the provisions contained in this section, the Landlord shall make a good faith effort to relet the said Premises (but not in priority to other vacancies), and if the Premises is relet, Tenant shall be responsible for the balance of the rent, costs and expenses (including, but not limited to brokerage commissions, decorating costs, advertising costs and attorneys' fees) in connection therewith.
18. **COVENANTS BINDING:** It is agreed that a breach of the covenants of this Lease by the Tenant shall give the Landlord the right to terminate this Lease or the right of possession upon notice as required by law or ordinance, and, that in the event of an assignment of this Lease, with or without the express or implied consent of the Landlord, all the covenants therein contained shall be binding on the assignee to the same extent as if he had signed the Lease. The consent to one assignment shall not be construed as a consent to any further assignments.
19. **NOTICES:** Any legal notice or demand may be served by tendering it to any person thirteen years old or older residing on or in possession of the Premises; or by certified mail addressed to Tenant, return receipt requested; or by posting it upon the Premises door, if no authorized person under the Lease is in possession of the Premises. Further, except when a statute or ordinance requires notice to be sent by a particular means, Tenant agrees that all Tenant and building notices may be delivered by electronic communication (email) to any email address listed on page 1 for Tenant. This is including but not limited to, late rent notices, notices of entry, fine notices, building maintenance updates, and lease renewal options. Tenant agrees to inform Landlord immediately in writing of any email address change.
20. **LITIGATION ESCROW:** In the event that Tenant withholds rent in excess of that allowed by statute or local ordinance, and Landlord institutes a lawsuit for Forcible Entry and Detainer to regain possession of the Premises, or a contract to enforce any provision of this Lease, Tenant shall place such excess rent with the Clerk of Circuit Court, pending disposition of the lawsuit.
21. **LEGAL EXPENSES:** Tenant shall pay all costs and attorneys' fees incurred by the Landlord due to Tenants' breach, and Landlord's enforcement, of the covenants or agreements of this Lease.
22. **OCCUPANCY REQUIRED:** Tenant agrees not to abandon said Premises, nor permit the Premises to remain vacant or unoccupied for a period of time which could be construed as abandonment under state or local law or ordinance.
23. **REMEDIES CUMULATIVE:** Landlord's remedies as provided herein are cumulative in nature and shall be in addition to, and not in lieu of, any and all other remedies granted to Landlord by any state or local law or ordinance.
24. **IN CASE OF CASUALTY:** In case the Premises, Building or any part thereof shall be rendered untenantable by fire, explosion or other casualty, the respective parties hereto shall have all the rights provided by state or local law or ordinance. For the purposes of this section, Landlord's good faith efforts to obtain insurance adjustments, settlements or awards to obtain sufficient funds to perform repairs required due to fire, explosion or other casualty shall be deemed diligent efforts to repair the Building within a reasonable time.
25. **SMOKE AND CARBON MONOXIDE DETECTORS:** Tenant acknowledges that at the time of obtaining possession of the Premises, all smoke detectors and carbon monoxide detectors required to be installed in the Premises have been installed and are in good working order. Tenant agrees to repair and maintain the smoke detector and carbon monoxide detector device(s) including replacement of the battery when necessary.
26. **GATES AND BARS ON DOORS AND WINDOWS:** The installation of any metal gates or bars on any doors or windows by the Tenant is expressly prohibited. Tenant shall pay for repair all damage caused by the removal of Tenant's installation and failure to do so shall constitute a breach of this Lease, and Landlord shall be entitled to terminate the Lease or right of possession, and shall be entitled to actual damages, costs and attorneys' fees therefore.
27. **MECHANICS' LIENS:** Tenant shall not place or allow to be placed on the Premises, the building or elsewhere on the real property, any mechanics' lien, or any other claim for lien for any repairs, maintenance, alterations or modifications performed by, or ordered or contracted by, the Tenant, whether or not same were rightfully performed or ordered by the Tenant. The placement of any such lien shall constitute a breach of this Lease and upon ten (10) days' notice to cure said lien or lien claim, Landlord may terminate Tenant's tenancy or right of possession. In addition, Landlord shall have the right to satisfy and remove said lien without regard to the merits thereof and Tenant shall be responsible for the damages incurred in removing said lien, along with all other damages, costs and attorneys' fees incurred by Landlord in connection therewith.
28. **FALSE INFORMATION:** The Tenant warrants all the information given by him in applying for this Lease to be true, and that the providing of false information shall constitute a material breach of this Lease. Occupancy by more persons as set forth in this Lease, or the Lease application, shall constitute a material breach of this Lease.
29. **RULES AND REGULATIONS:** Tenant agrees to observe the Rules and Regulations contained in this Lease, and any attachments and inclusions hereto as well as any further reasonable Rules and Regulations established by the Landlord during the pendency of this Lease, and such Rules and Regulations are hereby incorporated into and made a part of this Lease. Failure to observe said Rules and Regulations, or any of them, shall be deemed to be a material breach of this Lease, and in event of such breach, Landlord shall be entitled to termination of the tenancy upon ten (10) days' notice, and shall further be entitled to such rights and remedies as are provided by applicable state or local law or ordinance.
30. **JOINT LIABILITY:** If this Lease is executed by only one spouse, both spouses shall be deemed personally liable therefore, pursuant to the applicable family expense doctrine or statute then in effect.
31. **SUBORDINATION OF LEASE:** This Lease is subordinate to all mortgages which may now or hereafter affect the real property of which Premises forms a part. The recordation of this Lease, or any memorandum thereof by Tenant shall constitute a material default of this Lease.
32. **INTERPRETATION:** All words used should be read as Gender Neutral Corporations, and singular words shall be interpreted as plural, as the situation may require. The words "Landlord" and "Tenant" wherever herein occurring and used shall be construed to mean "Landlords" and "Tenants," in case more than one person constitutes either party to this Lease; and all the covenants and agreements herein contained shall be jointly and severally binding upon, and inure to, themselves, their respective successors, heirs, executors, administrators and assigns.
33. **SEVERABILITY:** If any clause, phrase, provision or portion of this Lease, or the application thereof to any person or circumstance, shall be determined to be invalid or unenforceable under applicable law or ordinance, such event shall not affect, impair or render invalid or unenforceable the remainder of this Lease nor any other clause, phrase, provision or portion hereof, nor shall it affect the applicability of any clause, provision or portion hereof to other persons or circumstances, and the Lease shall be interpreted in accordance with said ordinance.

THESE RULES ARE FOR THE MUTUAL BENEFIT OF ALL TENANTS.

- Except as outlined in the Lease, animals kept on the Property shall be by the express written permission granted by the Landlord, which may be revoked at any time.
- Passages, public halls, stairways, landings, elevators and elevator vestibules shall not be obstructed or be used for children's play or for any other purpose than for ingress and egress from the Building or Premises, nor shall children be permitted to congregate or play in or around the building except where appropriately supervised by an adult.
- No waste receptacles, supplies, footwear, umbrellas or other articles shall be placed in the hallways, or staircase landing.
- Running extension cord wiring for electrical appliances or fixtures in violation of the Municipal Code is prohibited.
- The toilets, plumbing, sinks and fixtures shall be used for human waste only, and shall not be used for garbage disposal, non-human foodstuffs or animal waste. No

- times, and upon such notice as they are required by state or local law or ordinance, to make reasonable inspections, repairs, maintenance, decorations, improvements and exhibitions; supply necessary or agreed services; or to determine Tenant's compliance with the provisions of this Lease. Landlord shall have the right of immediate access without notice in case of emergency or where repairs elsewhere in the Building unexpectedly require access to Tenant's Premises. Landlord shall endeavor to provide advance notice of all access needs, including emergency-based, but in the event access is needed, Tenant acknowledges that Landlord shall have the right of access upon forty-eight hours (48) notice in non-emergency situations, and in emergency situations, such access right shall be immediate, for the preservation of life, health, safety and property of the Tenant and the Landlord. Tenant's failure to provide such access shall be deemed a breach of this Lease. Landlord may place upon the Premises, signs of "For Sale" and "For Rent" and Tenant will not interfere with same.
12. **NO ALTERATIONS, SIGNS OR ADVERTISEMENTS:** Tenant shall not alter nor make any additions to the Premises or the Building, or commit waste except for hanging pictures, without the prior written consent of the Landlord. If such permission is granted, then any alterations or additions to the Premises, such as locks, bolts and fixtures shall remain as part of the Premises as Landlord's property unless the Landlord decides otherwise, and Tenant shall surrender keys therefore upon the termination of the tenancy. The Tenant shall not permit the display of any sign or advertisement in or about the Premises or Building without first obtaining the written consent of the Landlord.
13. **SURRENDER OF POSSESSION:** Provided that the Landlord has not otherwise terminated this Lease, upon Landlord's notice of intent not to renew this Lease served at least 60 days prior to the Lease Ending Date, the Tenant shall surrender possession of the Premises and shall return the keys to Landlord or Landlord's agent on the Lease Ending Date. If the Landlord does not serve a notice of Landlord's intent not to renew this Lease at least 60 days prior to the Lease Ending Date, then Tenant may continue to reside in the Premises upon the same terms and conditions as in the last month of the Lease at the most recent non-discounted full monthly rent amount for 120 days after written notice of intent not to renew this Lease is given.
14. **HOLDING OVER:** If the Tenant retains possession of the Premises, or any part thereof, after the termination of the Lease by lapse of time or otherwise, then the Landlord may, at Landlord's option, deem such holding over as constituting a month-to-month tenancy, upon the terms of this Lease except at double the monthly rental specified under Section 1. Tenant shall also pay to Landlord all damages sustained by Landlord resulting from retention of possession by Tenant. In the event Landlord accepts a payment of rent for a period after the expiration of the Lease, as herein provided, in the absence of any specific written agreement, continued occupancy shall be deemed a month-to-month tenancy, on the same terms and conditions as herein provided, except for the double rent provision, to the extent permitted by state or local law or ordinance.
15. **HEAT AND HOT WATER:** The Landlord agrees, if the Building is designed for the purpose, to furnish such heat and hot water in sufficient quantities as may be required by law or ordinance during the term of this Lease. If the Premises contains separate heating and/or hot water fixtures, then Landlord's sole obligation shall be to provide Tenant said fixtures in good operating condition at the inception of the tenancy, and Tenant shall be responsible for the utility costs for operation thereof. Rent shall include the following (check those that apply):
 Water Electricity Gas Basic Cable Satellite Internet Lawn Care
 Snow Removal Other
16. **STORAGE OUTSIDE THE PREMISES:** Landlord shall not be liable for any loss or damage of or to any property placed in any common areas, storeroom or any storage place in the Building, such areas for storage, if any, being furnished gratuitously and not as part of the obligations of this Lease.
17. **LIABILITY FOR RENT:** The Tenant shall continue paying rent and all other charges for said Premises to the end of the term hereof, whether or not the Premises becomes vacant by reason of abandonment, breach of the Lease, wrongful termination by Tenant or if the Tenant has been evicted for breach of this Lease, to the extent said obligation for rent has not been mitigated, abated or discharged, in whole or in part, by any law or ordinance. Notwithstanding any of the provisions contained in this section, the Landlord shall make a good faith effort to relet the said Premises (but not in priority to other vacancies), and if the Premises is relet, Tenant shall be responsible for the balance of the rent, costs and expenses (including, but not limited to brokerage commissions, decorating costs, advertising costs and attorneys' fees) in connection therewith.
18. **COVENANTS BINDING:** It is agreed that a breach of the covenants of this Lease by the Tenant shall give the Landlord the right to terminate this Lease or the right of possession upon notice as required by law or ordinance, and, that in the event of an assignment of this Lease, with or without the express or implied consent of the Landlord, all the covenants therein contained shall be binding on the assignee to the same extent as if he had signed the Lease. The consent to one assignment shall not be construed as a consent to any further assignments.

THESE RULES ARE FOR THE MUTUAL BENEFIT OF ALL TENANTS.

- Except as outlined in the Lease, animals kept on the Property shall be by the express written permission granted by the Landlord, which may be revoked at any time.
- Passages, public halls, stairways, landings, elevators and elevator vestibules shall not be obstructed or be used for children's play or for any other purpose than for ingress to and egress from the Building or Premises, nor shall children be permitted to congregate or play in or around the building except where appropriately supervised by an adult over the age of eighteen (18) years.
- All furniture or large items must be brought in or delivered through the rear entrance, stairway or elevator, where possible, at hours designated by Landlord.
- Common area laundry and drying apparatus shall be used in such a manner and at such times as the Landlord may direct.
- Tenant shall comply with all local, municipal and state laws with regard to trash and refuse. Tenant agrees to dispose of trash in only a sanitary method, sealing all trash bags and containers from air, insects, rodents and the elements. All trash must be sealed and placed in the garbage receptacle. Where Tenant's trash or refuse is too large to be accommodated by the receptacles provided, Tenant shall dispose of the item(s) personally off-premises. Recycled materials shall be disposed of as provided, and if Landlord has not provided separate containers for recyclable contents then Tenant shall contact the local municipality for proper containers.
- No awnings or other projections including air conditioners, television or radio antennas or wiring shall be attached to, or be placed outside the Premises.
- The Tenant shall not alter any lock or install a new lock or other attachment to any door of the Premises without the written consent of the Landlord.
- No waste receptacles, supplies, footwear, umbrellas or other articles shall be placed in the hallways, or staircase landing.
- Running extension cord wiring for electrical appliances or fixtures in violation of the Municipal Code is prohibited.
- The toilets, plumbing, sinks and fixtures shall be used for human waste only, and shall not be used for garbage disposal, non-human foodstuffs or animal waste. No sanitary or female hygienic products shall be disposed of within toilets or sinks for any reason, and shall instead be disposed of in household trash containers only. Any costs or damage which are the direct result of Tenant's abuse of the plumbing system shall be taxed to the Property and payable as additional rent by the Tenant. Failure to remit payment for any additional rent shall be a material breach of this Lease.
- There shall be no cooking done in or about the Premises except in the kitchen. Cooking on a barbecue or other similar equipment on a porch or balcony is expressly prohibited.
- Water filled furniture is specifically prohibited, without Landlord's prior written consent.
- Landlord has the right to bar individuals from the Premises and Building, and if Tenant permits any barred individual to enter the Building or Premises, Landlord shall have the right to press criminal charges against said individuals, and to terminate Tenant's Lease, or right of possession, as a material breach of the lease.
- There shall be NO use of recreational cannabis in or on the Premises by the Tenant or Tenant's guests. NO SMOKING WILL BE ALLOWED IN PUBLIC AREAS.



Protect Your Family From Lead in Your Home



March 2021

Are You Planning to Buy or Rent a Home Built Before 1978?

Did you know that many homes built before 1978 have lead-based paint? Lead from paint, chips, and dust can pose serious health hazards.

Read this entire brochure to learn:

- How lead gets into the body
- How lead affects health
- What you can do to protect your family
- Where to go for more information

Before renting or buying a pre-1978 home or apartment, federal law requires:

- Sellers must disclose known information on lead-based paint or lead-based paint hazards before selling a house.
- Real estate sales contracts must include a specific warning statement about lead-based paint. Buyers have up to 10 days to check for lead.
- Landlords must disclose known information on lead-based paint or lead-based paint hazards before leases take effect. Leases must include a specific warning statement about lead-based paint.

If undertaking renovations, repairs, or painting (RRP) projects in your pre-1978 home or apartment:

- Read EPA's pamphlet, *The Lead-Safe Certified Guide to Renovate Right*, to learn about the lead-safe work practices that contractors are required to follow when working in your home (see page 12).



Simple Steps to Protect Your Family from Lead Hazards

If you think your home has lead-based paint:

- Don't try to remove lead-based paint yourself.
- Always keep painted surfaces in good condition to minimize deterioration.
- Get your home checked for lead hazards. Find a certified inspector or risk assessor at epa.gov/lead.
- Talk to your landlord about fixing surfaces with peeling or chipping paint.
- Regularly clean floors, window sills, and other surfaces.
- Take precautions to avoid exposure to lead dust when remodeling.
- When renovating, repairing, or painting, hire only EPA- or state-approved Lead-Safe certified renovation firms.
- Before buying, renting, or renovating your home, have it checked for lead-based paint.
- Consult your health care provider about testing your children for lead. Your pediatrician can check for lead with a simple blood test.
- Wash children's hands, bottles, pacifiers, and toys often.
- Make sure children eat healthy, low-fat foods high in iron, calcium, and vitamin C.
- Remove shoes or wipe soil off shoes before entering your house.

Lead Gets into the Body in Many Ways

Adults and children can get lead into their bodies if they:

- Breathe in lead dust (especially during activities such as renovations, repairs, or painting that disturb painted surfaces).
- Swallow lead dust that has settled on food, food preparation surfaces, and other places.
- Eat paint chips or soil that contains lead.

Lead is especially dangerous to children under the age of 6.

- At this age, children's brains and nervous systems are more sensitive to the damaging effects of lead.
- Children's growing bodies absorb more lead.
- Babies and young children often put their hands and other objects in their mouths. These objects can have lead dust on them.



Women of childbearing age should know that lead is dangerous to a developing fetus.

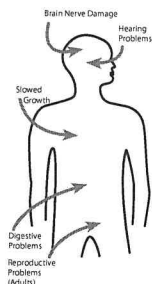
- Women with a high lead level in their system before or during pregnancy risk exposing the fetus to lead through the placenta during fetal development.

Health Effects of Lead

Lead affects the body in many ways. It is important to know that even exposure to low levels of lead can severely harm children.

In children, exposure to lead can cause:

- Nervous system and kidney damage
- Learning disabilities, attention-deficit disorder, and decreased intelligence
- Speech, language, and behavior problems
- Poor muscle coordination
- Decreased muscle and bone growth
- Hearing damage



While low-lead exposure is most common, exposure to high amounts of lead can have devastating effects on children, including seizures, unconsciousness, and in some cases, death.

Although children are especially susceptible to lead exposure, lead can be dangerous for adults, too.

In adults, exposure to lead can cause:

- Harm to a developing fetus
- Increased chance of high blood pressure during pregnancy
- Fertility problems (in men and women)
- High blood pressure
- Digestive problems
- Nerve disorders
- Memory and concentration problems
- Muscle and joint pain

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Check Your Family for Lead

Get your children and home tested if you think your home has lead.

Children's blood lead levels tend to increase rapidly from 6 to 12 months of age, and tend to peak at 18 to 24 months of age.

Consult your doctor for advice on testing your children. A simple blood test can detect lead. Blood lead tests are usually recommended for:

- Children at ages 1 and 2
- Children or other family members who have been exposed to high levels of lead
- Children who should be tested under your state or local health screening plan

Your doctor can explain what the test results mean and if more testing will be needed.

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Where Lead-Based Paint Is Found

In general, the older your home or childcare facility, the more likely it has lead-based paint.¹

Many homes, including private, federally-assisted, federally-owned housing, and childcare facilities built before 1978 have lead-based paint. In 1978, the federal government banned consumer uses of lead-containing paint.²

Learn how to determine if paint is lead-based paint on page 7.

Lead can be found:

- In homes and childcare facilities in the city, country, or suburbs,
- In private and public single-family homes and apartments,
- On surfaces inside and outside of the house, and
- In soil around a home. (Soil can pick up lead from exterior paint or other sources, such as past use of leaded gas in cars.)

Learn more about where lead is found at epa.gov/lead.

¹ "Lead-based paint" is currently defined by the federal government as paint with lead levels greater than or equal to 1.0 milligram per square centimeter (mg/cm²), or more than 0.5% by weight.

² "Lead-containing paint" is currently defined by the federal government as lead in new dried paint in excess of 90 parts per million (ppm) by weight.

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Identifying Lead-Based Paint and Lead-Based Paint Hazards

Deteriorated lead-based paint (peeling, chipping, chalking, cracking, or damaged paint) is a hazard and needs immediate attention. **Lead-based paint** may also be a hazard when found on surfaces that children can chew or that get a lot of wear and tear, such as:

- On windows and window sills
- Doors and door frames
- Stairs, railings, banisters, and porches

Lead-based paint is usually not a hazard if it is in good condition and if it is not on an impact or friction surface like a window.

Lead dust can form when lead-based paint is scraped, sanded, or heated. Lead dust also forms when painted surfaces containing lead bump or rub together. Lead paint chips and dust can get on surfaces and objects that people touch. Settled lead dust can reenter the air when the home is vacuumed or swept, or when people walk through it. EPA currently defines the following levels of lead in dust as hazardous:

- 10 micrograms per square foot ($\mu\text{g}/\text{ft}^2$) and higher for floors, including carpeted floors
- 100 $\mu\text{g}/\text{ft}^2$ and higher for interior window sills

Lead in soil can be a hazard when children play in bare soil or when people bring soil into the house on their shoes. EPA currently defines the following levels of lead in soil as hazardous:

- 400 parts per million (ppm) and higher in play areas of bare soil
- 1,200 ppm (average) and higher in bare soil in the remainder of the yard

Remember, lead from paint chips—which you can see—and lead dust—which you may not be able to see—both can be hazards.

The only way to find out if paint, dust, or soil lead hazards exist is to test for them. The next page describes how to do this.

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Checking Your Home for Lead

You can get your home tested for lead in several different ways:

- A **lead-based paint inspection** tells you if your home has lead-based paint and where it is located. It won't tell you whether your home currently has lead hazards. A trained and certified testing professional, called a lead-based paint inspector, will conduct a paint inspection using methods, such as:

- Portable x-ray fluorescence (XRF) machine
- Lab tests of paint samples

- A **risk assessment** tells you if your home currently has any lead hazards from lead in paint, dust, or soil. It also tells you what actions to take to address any hazards. A trained and certified testing professional, called a risk assessor, will:

- Sample paint that is deteriorated on doors, windows, floors, stairs, and walls
- Sample dust near painted surfaces and sample bare soil in the yard
- Get lab tests of paint, dust, and soil samples

- A combination inspection and risk assessment tells you if your home has any lead-based paint and if your home has any lead hazards, and where both are located.

Be sure to read the report provided to you after your inspection or risk assessment is completed, and ask questions about anything you do not understand.



Checking Your Home for Lead, continued

In preparing for renovation, repair, or painting work in a pre-1978 home, Lead-Safe Certified renovators (see page 12) may:

- Take paint chip samples to determine if lead-based paint is present in the area planned for renovation and send them to an EPA-recognized lead lab for analysis. In housing receiving federal assistance, the person collecting these samples must be a certified lead-based paint inspector or risk assessor
- Use EPA-recognized tests kits to determine if lead-based paint is absent (but not in housing receiving federal assistance)
- Presume that lead-based paint is present and use lead-safe work practices

There are state and federal programs in place to ensure that testing is done safely, reliably, and effectively. Contact your state or local agency for more information, visit epa.gov/lead, or call **1-800-424-LEAD (5323)** for a list of contacts in your area.⁵

⁵ Hearing- or speech-challenged individuals may access this number through TTY by calling the Federal Relay Service at 1-800-877-8339.

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What You Can Do Now to Protect Your Family

If you suspect that your house has lead-based paint hazards, you can take some immediate steps to reduce your family's risk:

- If you rent, notify your landlord of peeling or chipping paint.
- Keep painted surfaces clean and free of dust. Clean floors, window frames, window sills, and other surfaces weekly. Use a mop or sponge with warm water and a general all-purpose cleaner. (Remember: never mix ammonia and bleach products together because they can form a dangerous gas.)
- Carefully clean up paint chips immediately without creating dust.
- Thoroughly rinse sponges and mop heads often during cleaning of dirty or dusty areas, and again afterward.
- Wash your hands and your children's hands often, especially before they eat and before nap time and bed time.
- Keep play areas clean. Wash bottles, pacifiers, toys, and stuffed animals regularly.
- Keep children from chewing window sills or other painted surfaces, or eating soil.
- When renovating, repairing, or painting, hire only EPA- or state-approved Lead-Safe Certified renovation firms (see page 12).
- Clean or remove shoes before entering your home to avoid tracking in lead from soil.
- Make sure children eat nutritious, low-fat meals high in iron, and calcium, such as spinach and dairy products. Children with good diets absorb less lead.

Reducing Lead Hazards

Disturbing lead-based paint or removing lead improperly can increase the hazard to your family by spreading even more lead dust around the house.

- In addition to day-to-day cleaning and good nutrition, you can temporarily reduce lead-based paint hazards by taking actions, such as repairing damaged painted surfaces and planting grass to cover lead-contaminated soil. These actions are not permanent solutions and will need ongoing attention.
- You can minimize exposure to lead when renovating, repairing, or painting by hiring an EPA- or state-certified renovator who is trained in the use of lead-safe work practices. If you are a do-it-yourselfer, learn how to use lead-safe work practices in your home.
- To remove lead hazards permanently, you should hire a certified lead abatement contractor. Abatement (or permanent hazard elimination) methods include removing, sealing, or enclosing lead-based paint with special materials. Just painting over the hazard with regular paint is not permanent control.

Always use a certified contractor who is trained to address lead hazards safely.

- Hire a Lead-Safe Certified firm (see page 12) to perform renovation, repair, or painting (RRP) projects that disturb painted surfaces.
- To correct lead hazards permanently, hire a certified lead abatement contractor. This will ensure your contractor knows how to work safely and has the proper equipment to clean up thoroughly.

Certified contractors will employ qualified workers and follow strict safety rules as set by their state or by the federal government.



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Reducing Lead Hazards, continued

If your home has had lead abatement work done or if the housing is receiving federal assistance, once the work is completed, dust cleanup activities must be conducted until clearance testing indicates that lead dust levels are below the following levels:

- 10 micrograms per square foot ($\mu\text{g}/\text{ft}^2$) for floors, including carpeted floors
- 100 $\mu\text{g}/\text{ft}^2$ for interior windows sills
- 400 $\mu\text{g}/\text{ft}^2$ for window troughs

Abatement is designed to permanently eliminate lead-based paint hazards. However, lead dust can be reintroduced into an abated area.

- Use a HEPA vacuum on all furniture and other items returned to the area, to reduce the potential for reintroducing lead dust.
- Regularly clean floors, window sills, troughs, and other hard surfaces with a damp cloth or sponge and a general all-purpose cleaner.

Please see page 9 for more information on steps you can take to protect your home after the abatement. For help in locating certified lead abatement professionals in your area, call your state or local agency (see pages 15 and 16), epa.gov/lead, or call 1-800-424-LEAD.

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Renovating, Repairing or Painting a Home with Lead-Based Paint

If you hire a contractor to conduct renovation, repair, or painting (RRP) projects in your pre-1978 home or childcare facility (such as pre-school and kindergarten), your contractor must:

- Be a Lead-Safe Certified firm approved by EPA or an EPA-authorized state program
- Use qualified trained individuals (Lead-Safe Certified renovators) who follow specific lead-safe work practices to prevent lead contamination
- Provide a copy of EPA's lead hazard information document, *The Lead-Safe Certified Guide to Renovate Right*



RRP contractors working in pre-1978 homes and childcare facilities must follow lead-safe work practices that:

- **Contain the work area.** The area must be contained so that dust and debris do not escape from the work area. Warning signs must be put up, and plastic or other impermeable material and tape must be used.
- **Avoid renovation methods that generate large amounts of lead-contaminated dust.** Some methods generate so much lead-contaminated dust that their use is prohibited. They are:
 - Open-flame burning or torching
 - Sanding, grinding, planing, needle gunning, or blasting with power tools and equipment not equipped with a shroud and HEPA vacuum attachment
 - Using a heat gun at temperatures greater than 1100°F
- **Clean up thoroughly.** The work area should be cleaned up daily. When all the work is done, the area must be cleaned up using special cleaning methods.
- **Dispose of waste properly.** Collect and seal waste in a heavy duty bag or sheeting. When transported, ensure that waste is contained to prevent release of dust and debris.

To learn more about EPA's requirements for RRP projects, visit epa.gov/getleadsafe, or read *The Lead-Safe Certified Guide to Renovate Right*.

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Other Sources of Lead

Lead in Drinking Water

The most common sources of lead in drinking water are lead pipes, faucets, and fixtures.

Lead pipes are more likely to be found in older cities and homes built before 1986.

You can't smell or taste lead in drinking water.

To find out for certain if you have lead in drinking water, have your water tested.

Remember older homes with a private well can also have plumbing materials that contain lead.

Important Steps You Can Take to Reduce Lead in Drinking Water

- Use only cold water for drinking, cooking and making baby formula. Remember, boiling water does not remove lead from water.
- Before drinking, flush your home's pipes by running the tap, taking a shower, doing laundry, or doing a load of dishes.
- Regularly clean your faucet's screen (also known as an aerator).
- If you use a filter certified to remove lead, don't forget to read the directions to learn when to change the cartridge. Using a filter after it has expired can make it less effective at removing lead.

Contact your water company to determine if the pipe that connects your home to the water main (called a service line) is made from lead. Your area's water company can also provide information about the lead levels in your system's drinking water.

For more information about lead in drinking water, please contact EPA's Safe Drinking Water Hotline at 1-800-426-4791. If you have other questions about lead poisoning prevention, call 1-800-424-LEAD.*

Call your local health department or water company to find out about testing your water, or visit epa.gov/safewater for EPA's lead in drinking water information. Some states or utilities offer programs to pay for water testing for residents. Contact your state or local water company to learn more.

* Hearing- or speech-challenged individuals may access this number through TTY by calling the Federal Relay Service at 1-800-877-8339.

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Other Sources of Lead, continued

- **Lead smelters** or other industries that release lead into the air.
- **Your job.** If you work with lead, you could bring it home on your body or clothes. Shower and change clothes before coming home. Launder your work clothes separately from the rest of your family's clothes.
- **Hobbies** that use lead, such as making pottery or stained glass, or refinishing furniture. Call your local health department for information about hobbies that may use lead.
- **Old toys and furniture** may have been painted with lead-containing paint. Older toys and other children's products may have parts that contain lead.⁴
- **Food and liquids** cooked or stored in **lead crystal** or **lead-glazed pottery or porcelain** may contain lead.
- Folk remedies, such as "**greta**" and "**azarcon**," used to treat an upset stomach.

⁴ In 1978, the federal government banned toys, other children's products, and furniture with lead-containing paint. In 2008, the federal government banned lead in most children's products. The federal government currently bans lead in excess of 100 ppm by weight in most children's products.

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For More Information

The National Lead Information Center

Learn how to protect children from lead poisoning and get other information about lead hazards on the Web at epa.gov/lead and hud.gov/lead, or call **1-800-424-LEAD (5323)**.

EPA's Safe Drinking Water Hotline

For information about lead in drinking water, call **1-800-426-4791**, or visit epa.gov/safewater for information about lead in drinking water.

Consumer Product Safety Commission (CPSC) Hotline

For information on lead in toys and other consumer products, or to report an unsafe consumer product or a product-related injury, call **1-800-638-2772**, or visit CPSC's website at cpsc.gov or saferproducts.gov.

State and Local Health and Environmental Agencies

Some states, tribes, and cities have their own rules related to lead-based paint. Check with your local agency to see which laws apply to you. Most agencies can also provide information on finding a lead abatement firm in your area, and on possible sources of financial aid for reducing lead hazards. Receive up-to-date address and phone information for your state or local contacts on the Web at epa.gov/lead, or contact the National Lead Information Center at **1-800-424-LEAD**.

Hearing- or speech-challenged individuals may access any of the phone numbers in this brochure through TTY by calling the toll-free Federal Relay Service at 1-800-877-8339.

U. S. Environmental Protection Agency (EPA) Regional Offices

The mission of EPA is to protect human health and the environment. Your Regional EPA Office can provide further information regarding regulations and lead protection programs.

Region 1 (Connecticut, Massachusetts, Maine, New Hampshire, Rhode Island, Vermont)

Regional Lead Contact
U.S. EPA Region 1
3 Post Office Square, Suite 100, O&S 05-4
Boston, MA 02109-3912
(888) 372-7341

Region 2 (New Jersey, New York, Puerto Rico, Virgin Islands)

Regional Lead Contact
U.S. EPA Region 2
2890 Winsubridge Avenue
Building 305, Mail Stop 225
Edison, NJ 08837-3679
(732) 996-9809

Region 3 (Delaware, Maryland, Pennsylvania, Virginia, DC, West Virginia)

Regional Lead Contact
U.S. EPA Region 3
1650 Arch Street
Philadelphia, PA 19103
(215) 814-2088

Region 4 (Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee)

Regional Lead Contact
U.S. EPA Region 4
AFC Tower, 12th Floor, Air, Pesticides & Toxics
61 Forsyth Street, SW
Atlanta, GA 30303
(404) 562-8998

Region 5 (Illinois, Indiana, Michigan, Minnesota, Ohio, Wisconsin)

Regional Lead Contact
U.S. EPA Region 5 (IL, IN, MI, WI)
77 West Jackson Boulevard
Chicago, IL 60604-3666
(312) 353-3808

Region 6 (Arkansas, Louisiana, New Mexico, Oklahoma, Texas, and 66 Tribes)

Regional Lead Contact
U.S. EPA Region 6
1445 Ross Avenue, 12th Floor
Dallas, TX 75202-2733
(214) 665-2704

Region 7 (Iowa, Kansas, Missouri, Nebraska)

Regional Lead Contact
U.S. EPA Region 7
11201 Renner Blvd.
Lenexa, KS 66219
(800) 223-0425

Region 8 (Colorado, Montana, North Dakota, South Dakota, Utah, Wyoming)

Regional Lead Contact
U.S. EPA Region 8
1595 Wynkoop St.
Denver, CO 80202
(303) 312-6966

Region 9 (Arizona, California, Hawaii, Nevada)

Regional Lead Contact
U.S. EPA Region 9 (CMD-4-2)
75 Hawthorne Street
San Francisco, CA 94105
(415) 947-6280

Region 10 (Alaska, Idaho, Oregon, Washington)

Regional Lead Contact
U.S. EPA Region 10 (20-C04)
Air and Toxics Enforcement Section
1200 Sixth Avenue, Suite 155
Seattle, WA 98101
(206) 533-1200

Consumer Product Safety Commission (CPSC)

The CPSC protects the public against unreasonable risk of injury from consumer products through education, safety standards activities, and enforcement. Contact CPSC for further information regarding consumer product safety and regulations.

CPSC

4330 East West Highway
Bethesda, MD 20814-4421
1-800-638-2772
cpsc.gov or saferproducts.gov

U. S. Department of Housing and Urban Development (HUD)

HUD's mission is to create strong, sustainable, inclusive communities and quality affordable homes for all. Contact to Office of Lead Hazard Control and Healthy Homes for further information regarding the Lead Safe Housing Rule, which protects families in pre-1978 assisted housing, and for the lead hazard control and research grant programs.

HUD

451 Seventh Street, SW, Room 8236
Washington, DC 20410-3000
(202) 402-7698
hud.gov/lead

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IMPORTANT!

Lead From Paint, Dust, and Soil In and Around Your Home Can Be Dangerous if Not Managed Properly

- Children under 6 years old are most at risk for lead poisoning in your home.
- Lead exposure can harm young children and babies even before they are born.
- Homes, schools, and child care facilities built before 1978 are likely to contain lead-based paint.
- Even children who seem healthy may have dangerous levels of lead in their bodies.
- Disturbing surfaces with lead-based paint or removing lead-based paint improperly can increase the danger to your family.
- People can get lead into their bodies by breathing or swallowing lead dust, or by eating soil or paint chips containing lead.
- People have many options for reducing lead hazards. Generally, lead-based paint that is in good condition is not a hazard (see page 10).

Disclosure of Information on Lead-Based Paint and/or Lead-Based Paint Hazards

Lead Warning Statement

Housing built before 1978 may contain lead-based paint. Lead from paint, paint chips, and dust can pose health hazards if not managed properly. Lead exposure is especially harmful to young children and pregnant women. Before renting pre-1978 housing, lessors must disclose the presence of known lead-based paint and/or lead-based paint hazards in the dwelling. Lessees must also receive a federally approved pamphlet on lead poisoning prevention.

Lessor's Disclosure

(a) Presence of lead-based paint and/or lead-based paint hazards (check (i) or (ii) below):

(i) Known lead-based paint and/or lead-based paint hazards are present in the housing (explain).

(ii) Lessor has no knowledge of lead-based paint and/or lead-based paint hazards in the housing.

(b) Records and reports available to the lessor (check (i) or (ii) below):

(i) Lessor has provided the lessee with all available records and reports pertaining to lead-based paint and/or lead-based paint hazards in the housing (list documents below).

(ii) Lessor has no reports or records pertaining to lead-based paint and/or lead-based paint hazards in the housing.

Lessee's Acknowledgement (initial)

(c) Lms Lessee has received copies of all information listed above.

(d) Lms Lessee has received the pamphlet Protect Your Family from Lead in Your Home.

Agent's Acknowledgement (initial)

(e) MB Agent has informed the lessor of the lessor's obligations under 42 U.S.C. 4852d and is aware of his/her responsibility to ensure compliance.

Certification of Accuracy

The following parties have reviewed the information above and certify, to the best of their knowledge, that the information they have provided is true and accurate.

RC Management Services Corporation, 232 N. Euclid , Oak Park IL 60302 #Coach House

Apartment Name & unit number OR street address of dwelling		City	
<u>Lynda Schueler</u>	<u>09/16/2022</u>	<u>Oak Park</u>	
Lessee (Resident)	Date	Lessee (Resident)	Date
_____ Lessee (Resident)	_____ Date	_____ Lessee (Resident)	_____ Date
_____ Lessee (Resident)	_____ Date	_____ Lessee (Resident)	_____ Date

RC Management Services Corporation

Lessor (Owner)

Michael Jones
Agent

Date

09/16/2022

UTILITY ADDENDUM



This Utility Addendum is incorporated into the Lease Contract (referred to in this addendum as "Lease Contract" or "Lease") dated September 16, 2022 between RC Management Services Corporation

("We" and/or "we" and/or "us") and Housing Forward

("You" and/or "you") of Apt. No. Coach House located at 232 N. Euclid, Oak Park IL 60302

(street address) in Oak Park, IL 60302

and is in addition to all terms and conditions in the Lease. This Addendum constitutes an Addendum to the above described Lease Contract for the above described premises, and is hereby incorporated into and made a part of such Lease Contract. Where the terms or conditions found in this Addendum vary or contradict any terms or conditions found in the Lease Contract, this Addendum shall control.

1. Responsibility for payment of utilities, and the method of metering or otherwise measuring the cost of the utility, will be as indicated below.

- a) Water service to your apartment will be paid by you either:
b) Sewer service to your apartment will be paid by you either:
c) Gas service to your apartment will be paid by you either:
d) Trash service to your apartment will be paid by you either:
e) Electric service to your apartment will be paid by you either:
f) Stormwater service to your apartment will be paid by you either:
g) Cable TV service to your apartment will be paid by you either:
h) Master Antenna service to your apartment will be paid by you either:
i) Internet service to your apartment will be paid by you either:
j) Pest Control service to your apartment will be paid by you either:
k) (Other) service to your apartment will be paid by you either:

- 1) (Other) _____ service to your apartment will be paid by you either:
- directly to the utility service provider; or
 - bills will be billed by the service provider to us and then allocated to you based on the following formula: _____
 - If flat rate is selected, the current flat rate is \$ _____ per month.
 - 3rd party billing company if applicable _____

METERING/ALLOCATION METHOD KEY

- "1" - Sub-metering of all of your water/gas/electric use
 - "2" - Calculation of your total water use based on sub-metering of hot water
 - "3" - Calculation of your total water use based on sub-metering of cold water
 - "4" - Flat rate per month
 - "5" - Allocation based on the number of persons residing in your apartment
 - "6" - Allocation based on the number of persons residing in your apartment using a ratio occupancy formula
 - "7" - Allocation based on square footage of your apartment
 - "8" - Allocation based on a combination of square footage of your apartment and the number of persons residing in your apartment
 - "9" - Allocation based on the number of bedrooms in your apartment
 - "10" - Allocation based on a lawful formula not listed here
- (Note: if method "10" is selected, a separate sheet will be attached describing the formula used)

2. If an allocation method is used, we or our billing company will calculate your allocated share of the utilities and services provided and all costs in accordance with state and local statutes. Under any allocation method, Resident may be paying for part of the utility usage in common areas or in other residential units as well as administrative fees. Both Resident and Owner agree that using a calculation or allocation formula as a basis for estimating total utility consumption is fair and reasonable, while recognizing that the allocation method may or may not accurately reflect actual total utility consumption for Resident. Where lawful, we may change the above methods of determining your allocated share of utilities and services and all other billing methods, in our sole discretion, and after providing written notice to you. More detailed descriptions of billing methods, calculations and allocation formulas will be provided upon request.

If a flat fee method for trash or other utility service is used, Resident and Owner agree that the charges indicated in this Agreement (as may be amended with written notice as specified above) represent a fair and reasonable amount for the service(s) provided and that the amount billed is not based on a monthly per unit cost.

3. When billed by us directly or through our billing company, you must pay utility bills within _____ days of the date when the utility bill is issued at the place indicated on your bill, or the payment will be late. If a payment is late, you will be responsible for a late fee as indicated below. The late payment of a bill or failure to pay any utility bill is a material and substantial breach of the Lease and we will exercise all remedies available under the Lease, up to and including eviction for nonpayment. To the extent there are any new account, monthly administrative, late or final bill fees, you shall pay such fees as indicated below.

New Account Fee:	\$ _____ (not to exceed \$ _____)
Monthly Administrative Billing Fee:	\$ _____ (not to exceed \$ _____)
Late Fee:	\$ _____ (not to exceed \$ _____)
Final Bill Fee:	\$ _____ (not to exceed \$ _____)

If allowed by state law, we at our sole discretion may amend these fees, with written notice to you.

4. You will be charged for the full period of time that you were living in, occupying, or responsible for payment of rent or utility charges on the apartment. If you breach the Lease, you will be responsible for utility charges for the time period you were obliged to pay the charges under the Lease, subject to our mitigation of damages. In the event you fail to timely establish utility services, we may charge you for any utility service billed to us for your apartment and may charge a reasonable administration fee for billing for the utility service in the amount of \$ _____.
5. When you move out, you will receive a final bill which may be estimated based on your prior utility usage. This bill must be paid at the time you move out or it will be deducted from the security deposit.
6. We are not liable for any losses or damages you incur as a result of outages, interruptions, or fluctuations in utility services provided to the apartment unless such loss or damage was the direct result of negligence by us or our employees. You release us from any and all such claims and waive any claims for offset or reduction of rent or diminished rental value of the apartment due to such outages, interruptions, or fluctuations.
7. You agree not to tamper with, adjust, or disconnect any utility sub-metering system or device. Violation of this provision is a material breach of your Lease and may subject you to eviction or other remedies available to us under your Lease, this Utility Addendum and at law.
8. Where lawful, all utilities, charges and fees of any kind under this lease shall be considered additional rent, and if partial payments are accepted by the Owner, they will be allocated first to non-rent charges and to rent last.
9. You represent that all occupants that will be residing in the Unit are accurately identified in the Lease. You agree to promptly notify Owner of any change in such number of occupants.
10. You agree that you may, upon thirty (30) days prior written notice from Owner to you, begin receiving a bill for additional utilities and services, at which time such additional utilities and services shall for all purposes be included in the term Utilities.
11. This Addendum is designed for use in multiple jurisdictions, and no billing method, charge, or fee mentioned herein will be used in any jurisdiction where such use would be unlawful. If any provision of this addendum or the Lease is invalid or unenforceable under applicable law, such provision shall be ineffective to the extent of such invalidity or unenforceability only without invalidating or otherwise affecting the remainder of this addendum or the Lease. Except as specifically stated herein, all other terms and conditions of the Lease shall remain unchanged. In the event of any conflict between the terms of this Addendum and the terms of the Lease, the terms of this Addendum shall control.

MOLD INFORMATION AND PREVENTION ADDENDUM



Please note: It is our goal to maintain a quality living environment for our residents. To help achieve this goal, it is important to work together to minimize any mold growth in your apartment. That is why this addendum contains important information for you, and responsibilities for both you and us.

1. APARTMENT DESCRIPTION.

Unit No. Coach House, 232 N. Euclid
, Oak Park IL 60302
 _____ (street address) in
Oak Park
 _____ (city), Illinois, 60302 _____ (zip code).

2. LEASE CONTRACT DESCRIPTION.

Lease Contract Date: September 16, 2022
 Owner's name: RC Management Services
Corporation

Residents (list all residents):

Housing Forward

This Addendum constitutes an Addendum to the above described Lease Contract for the above described premises, and is hereby incorporated into and made a part of such Lease Contract. Where the terms or conditions found in this Addendum vary or contradict any terms or conditions found in the Lease Contract, this Addendum shall control.

3. ABOUT MOLD. Mold is found virtually everywhere in our environment—both indoors and outdoors and in both new and old structures. Molds are naturally occurring microscopic organisms which reproduce by spores and have existed practically from the beginning of time. All of us have lived with mold spores all our lives. Without molds we would all be struggling with large amounts of dead organic matter.

Mold breaks down organic matter in the environment and uses the end product for its food. Mold spores (like plant pollen) spread through the air and are commonly transported by shoes, clothing and other materials. When excess moisture is present inside an apartment, mold can grow. A 2004 Federal Centers for Disease Control and Prevention study found that there is currently no scientific evidence that the accumulation of mold causes any significant health risks for person with normally functioning immune systems. Nonetheless, appropriate precautions need to be taken.

4. PREVENTING MOLD BEGINS WITH YOU. In order to minimize the potential for mold growth in your apartment, you must do the following:

- Keep your apartment clean—particularly the kitchen, the bathroom(s), carpets and floors. Regular vacuuming, mopping and using a household cleaner to clean hard surfaces is important to remove the household dirt and debris that harbor mold or food for mold. Immediately throw away moldy food.
- Remove visible moisture accumulation on windows, walls, ceilings, floors and other surfaces as soon as reasonably possible. Look for leaks in washing machine hoses and discharge lines—especially if the leak is large enough for water to infiltrate nearby walls. Turn on any exhaust fans in the bathroom and kitchen *before* you start showering or

cooking with open pots. When showering, be sure to keep the shower curtain *inside* the tub or fully close the shower doors. Also, the experts recommend that after taking a shower or bath, you: (1) wipe moisture off of shower walls, shower doors, the bathtub and the bathroom floor; (2) leave the bathroom door open until all moisture on the mirrors and bathroom walls and tile surfaces has dissipated; and (3) hang up your towels and bath mats so they will completely dry out.

- Promptly notify us in writing about any air conditioning or heating system problems you discover. Follow our rules, if any, regarding replacement of air filters. Also, it is recommended that you periodically open windows and doors on days when the outdoor weather is dry (i.e., humidity is below 50 percent) to help humid areas of your apartment dry out.
- Promptly notify us in writing about any signs of water leaks, water infiltration or mold. We will respond in accordance with state law and the Lease Contract to repair or remedy the situation, as necessary.
- Keep the thermostat set to automatically circulate air in the event temperatures rise to or above 80 degrees Fahrenheit.

5. IN ORDER TO AVOID MOLD GROWTH, it is important to prevent excessive moisture buildup in your apartment. Failure to promptly pay attention to leaks and moisture that might accumulate on apartment surfaces or that might get inside walls or ceilings can encourage mold growth. Prolonged moisture can result from a wide variety of sources, such as:

- rainwater leaking from roofs, windows, doors and outside walls, as well as flood waters rising above floor level;
- overflows from showers, bathtubs, toilets, lavatories, sinks, washing machines, dehumidifiers, refrigerator or A/C drip pans or clogged up A/C condensation lines;
- leaks from plumbing lines or fixtures, and leaks into walls from bad or missing grouting/caulking around showers, tubs or sinks;
- washing machine hose leaks, plant watering overflows, pet urine, cooking spills, beverage spills and steam from excessive open-pot cooking;
- leaks from clothes dryer discharge vents (which can put lots of moisture into the air); and
- insufficient drying of carpets, carpet pads, shower walls and bathroom floors.

6. IF SMALL AREAS OF MOLD HAVE ALREADY OCCURRED ON NON-POROUS SURFACES (such as ceramic tile, formica, vinyl flooring, metal, wood or plastic), the federal Environmental Protection Agency (EPA) recommends that you first clean the areas with soap (or detergent) and water, let the surface dry, and then within 24 hours apply a pre-mixed, spray-on-type household biocide, such as Lysol Disinfectant®, Pine-Sol Disinfectant® (original pine-scented), Tilex Mildew Remover® or Clorox Cleanup®. (Note: Only a few of the common household cleaners will actually kill mold). Tilex® and Clorox® contain bleach which can discolor or stain. **Be sure to follow the instructions on the container.** Applying biocides without first cleaning away the dirt and oils from the surface is like painting over old paint without first cleaning and preparing the surface.

Always clean and apply a biocide to an area 5 or 6 times larger than any visible mold because mold may be adjacent in quantities not yet visible to the naked eye. A vacuum cleaner with a high-efficiency particulate air (HEPA) filter can be

LEASE CONTRACT BUY-OUT AGREEMENT



1. APARTMENT DESCRIPTION.

Unit No. Coach House, 232 N. Euclid, Oak Park IL 60302 (street address) in Oak Park (city), Illinois, 60302 (zip code).

2. LEASE CONTRACT DESCRIPTION.

Lease Contract Date: September 16, 2022
Owner's name: RC Management Services Corporation

Residents (list all residents):

Housing Forward

3. PURPOSE OF AGREEMENT. The purpose of this Buy-Out Agreement is to give you the right to buy out of your Lease Contract early—subject to any special provisions in paragraph 9 below. In order to buy out early, your notice must be signed by all residents listed in paragraph 1 of the Lease Contract and you must comply with all provisions of this Buy-Out Agreement.

4. BUY-OUT PROCEDURES. You may buy out of the Lease Contract prior to the end of the lease term and cut off all liability for paying rent for the remainder of the lease term if all of the following occur:

- (a) you give us written notice of buy-out at least 30 days prior to the new termination date (i.e., your new move-out date), which (check one) must be the last day of a month or may be during a month;
- (b) you specify the new termination date in the notice, i.e., the date by which you'll move out;
- (c) you are not in default under the Lease Contract on the date you give us the notice of buy-out;
- (d) you are not in default under the Lease Contract on the new termination date (move-out date);
- (e) you move out on or before the new termination date and do not hold over;
- (f) you pay us a buy-out fee (consideration) of \$ _____;
- (g) you pay us the amount of any concessions you received when signing the Lease Contract; and
- (h) you comply with any special provisions in paragraph 9 below.

5. WHEN PAYABLE. The buy-out fee in paragraph 4(f) is due and payable no later than 30 days after you give us your buy-out notice. The total dollar amount of any concessions regarding rent or other monetary lease obligations for the entire lease term is \$ _____ and is due payable on the same day as the buy-out fee, subject to any special provisions in paragraph 9 regarding the amount, calculation method, or payment date.

6. SHOWING UNIT TO PROSPECTIVE RESIDENTS. After you give us notice of buy-out, the Lease Contract gives us the right to begin showing your unit to prospective residents and telling them it will be available immediately after your new termination date.

7. COMPLIANCE ESSENTIAL. Our deposit of all amounts due under paragraphs 4(f) and 4(g) constitutes our approval of the new termination date stated in your notice of buy-out. If you fail to comply with any of the procedures or requirements in this agreement after we deposit such monies, your buy-out right and this agreement will be voided automatically; and (1) any amounts you have paid under this agreement will become part of your security deposit, and (2) the lease will continue without buy-out. Then, if you move out early, you are subject to all lease remedies, including reletting fees and liability for all rents for the remainder of the original lease term.

8. MISCELLANEOUS. If moving out by the new termination date becomes a problem for you, contact us. An extension may be possible if we have not already relet the apartment to a successor resident. We and any successor residents who may be leasing your unit will be relying on your moving out on or before the new termination date. Therefore, you may not hold over beyond such date without our written consent—even if it means you have to make plans for temporary lodging elsewhere. "Default" as used in paragraphs 4(c) and 4(d) of this agreement means default as defined in the Lease Contract. You will continue to be liable for any damages and any sums accruing and unpaid prior to the new termination date.

9. SPECIAL PROVISIONS. Your right of buy-out (check one) is or is not limited to a particular fact situation. If limited, buy-out may be exercised only if the following facts (see below) occur and any described documents are furnished to us. Any special provisions below will supersede any conflicting provision of this printed agreement. Any false statements or documents presented to us regarding buy-out will automatically void your right to buy-out of the Lease Contract. The special provisions are:

Lease Termination Policy: OPTION 1: You may terminate your lease by complying with the following: Give 30 day written notice to vacate and pay rent thru those 30 days along with paying a lease termination equal to 2 months rent in addition to paying back all concessions and or special agreements received. OPTION 2: by paying all rent monies due thru the date of the lease expiration per your lease agreement. OPTION 3: 30 day notice pay 1/2 month rent plus \$100 and responsible for the rent for the remainder of the lease term or up to the new lease start date if the unit is re-rented.

Resident or Residents
(All residents must sign)

Lynda Schueler

Owner or Owner's Representative
(signs below)

Michael Jones

Date of Lease Contract

September 16, 2022



COMMUNITY POLICIES, RULES AND REGULATIONS
ADDENDUM



This addendum is incorporated into the Lease Contract (the "Lease") identified below and is in addition to all the terms and conditions contained in the Lease. If any terms of this Addendum conflict with the Lease, the terms of this Addendum shall be controlling:

Property Owner: RC Management Services Corporation

Resident(s): Housing Forward

Unit No./Address: #Coach House, 232 N. Euclid, Oak Park IL 60302, Oak Park, IL 60302

Lease Date: 09/16/2022

I. GENERAL CONDITIONS FOR USE OF APARTMENT PROPERTY AND RECREATIONAL FACILITIES.

Resident(s) permission for use of all common areas, Resident amenities, and recreational facilities (together, "Amenities") located at the Apartment Community is a privilege and license granted by Owner, and not a contractual right except as otherwise provided for in the Lease. Such permission is expressly conditioned upon Resident's adherence to the terms of the Lease, this Addendum, and the Community rules and regulations ("Rules") in effect at any given time, and such permission may be revoked by Owner at any time for any lawful reason. In all cases, the most strict terms of either the Lease, this Addendum, or the Community Rules shall control. Owner reserves the right to set the days and hours of use for all Amenities and to change the character of or close any Amenity based upon the needs of Owner and in Owner's sole and absolute discretion, without notice, obligation or recompense of any nature to Resident. Owner and management may make changes to the Rules for use of any Amenity at any time.

Additionally, Resident(s) expressly agrees to assume all risks of every type, including but not limited to risks of personal injury or property damage, of whatever nature or severity, related to Resident's use of the amenities at the Community. Resident(s) agrees to hold Owner harmless and release and waive any and all claims, allegations, actions, damages, losses, or liabilities of every type, whether or not foreseeable, that Resident(s) may have against Owner and that are in any way related to or arise from such use. This provision shall be enforceable to the fullest extent of the law.

THE TERMS OF THIS ADDENDUM SHALL ALSO APPLY TO RESIDENT(S) OCCUPANTS, AGENTS AND INVITEES, TOGETHER WITH THE HEIRS, ASSIGNS, ESTATES AND LEGAL REPRESENTATIVES OF THEM ALL, AND RESIDENT(S) SHALL BE SOLELY RESPONSIBLE FOR THE COMPLIANCE OF SUCH PERSONS WITH THE LEASE, THIS ADDENDUM, AND COMMUNITY RULES AND REGULATIONS, AND RESIDENT(S) INTEND TO AND SHALL INDEMNIFY AND HOLD OWNER HARMLESS FROM ALL CLAIMS OF SUCH PERSONS AS DESCRIBED IN THE PRECEDING PARAGRAPH. The term "Owner" shall include the Management, officers, partners, employees, agents, assigns, Owners, subsidiaries and affiliates of Owner.

II. POOL. This Community DOES; DOES NOT have a pool. When using the pool, Resident(s) agrees to the following:

- Residents and guests will adhere to the rules and regulations posted in the pool area and Management policies.
- All Swimmers swim at their own risk. Owner is not responsible for accidents or injuries.
- For their safety, Residents should not swim alone.
- Pool hours are posted at the pool.
- No glass, pets, or alcoholic beverages are permitted in the pool area. Use paper or plastic containers only.
- Proper swimming attire is required at all times and a swimsuit "cover up" should be worn to and from the pool.
- No running or rough activities are allowed in the pool area. Respect others by minimizing noise, covering pool furniture with a towel when using suntan oils, leaving pool furniture in pool areas, disposing of trash, and keeping pool gates closed.
- Resident(s) must accompany their guests.
- Resident(s) must notify Owner any time there is a problem or safety hazard at the pool.

III. FITNESS CENTER. This Community DOES; DOES NOT have a fitness center. When using the fitness center, Resident agrees to the following:

- Residents and guests will adhere to the rules and regulations posted in the fitness center and Management policies.
- The Fitness Center is not supervised. Resident(s) are solely responsible for their own appropriate use of equipment.
- Resident(s) shall carefully inspect each piece of equipment prior to Resident's use and shall refrain from using any equipment that may be functioning improperly or that may be damaged or dangerous.
- Resident(s) shall immediately report to Management any equipment that is not functioning properly, is damaged or appears dangerous, as well as any other person's use that appears to be dangerous or in violation of Management Rules and Policies.
- Resident(s) shall consult a physician before using any equipment in the Fitness Center and before participating in any aerobics or exercise class, and will refrain from such use or participation unless approved by Resident's physician.
- Resident(s) will keep Fitness Center locked at all times during Resident's visit to the Fitness Center.
- Resident(s) will not admit any person to the Fitness Center who has not registered with the Management Office.
- Resident(s) must accompany guests, and no glass, smoking, eating, alcoholic beverages, pets, or black sole shoes are permitted in the Fitness Center.

Card # issued: (1) _____ (3) _____ (5) _____
(2) _____ (4) _____ (6) _____

IV. PACKAGE RELEASE. This Community DOES; DOES NOT accept packages on behalf of Residents.

For communities that do accept packages on behalf of its Residents:

Resident(s) gives Owner permission to sign and accept any parcels or letters sent to Resident(s) through UPS, Federal Express, Airborne, United States Postal Service or the like. Resident agrees that Owner does not accept responsibility or liability for any lost, damaged, or unordered deliveries, and agrees to hold Owner harmless for the same.

- V. **BUSINESS CENTER.** This Community DOES; DOES NOT have a business center. Resident(s) agrees to use the business center at the business center at the Management(s) sole risk and according to the Rules and Regulations posted in the business center and Management policies. Owner is not responsible for data, files, programs or any other information lost or damaged on Business Center computers or in the Business Center for any reason. No software may be loaded on Business Center computers without the written approval of Community Management. No inappropriate, offensive, or pornographic images or files (in the sole judgment of Owner) will be viewed or loaded onto the Business Center computers at any time. Residents will limit time on computers to _____ minutes if others are waiting to use them. Smoking, eating, alcoholic beverages, pets, and any disturbing behavior are prohibited in the business center.
- VI. **AUTOMOBILES/BOATS/RECREATIONAL VEHICLES.** The following policies are in addition to those in the Lease, and may be modified by the additional rules in effect at the Community at any given time:
- Only _____ vehicle per licensed Resident is allowed.
 - All vehicles must be registered at the Management office.
 - Any vehicle(s) not registered, considered abandoned, or violating the Lease, this Addendum, or the Community Rules, in the sole judgment of Management, will be towed at the vehicle owner's expense after a _____ hour notice is placed on the vehicle.
 - Notwithstanding this, any vehicle illegally parked in a fire lane, designated no parking space or handicapped space, or blocking an entrance, exit, driveway, dumpster, or parked illegally in a designated parking space, will immediately be towed, without notice, at the vehicle owner's expense.
 - The washing of vehicles is not permitted on the property unless specifically allowed in designated area.
 - Any on property repairs and/or maintenance of any vehicle must be with the prior written permission of the Management.
 - Recreational vehicles, boats or trailers may only be parked on the property with Management's permission (in Management's sole discretion), and must be registered with the Management Office and parked in the area(s) designated by Management.
- VII. **FIRE HAZARDS.** In order to minimize fire hazards and comply with city ordinances, Resident shall comply with the following:
- Residents and guests will adhere to the Community rules and regulations other Management policies concerning fire hazards, which may be revised from time to time.
 - No person shall knowingly maintain a fire hazard.
 - **Grills, Barbeques, and any other outdoor cooking or open flame devices will be used only on the ground level and will be placed a minimum of _____ 25 _____ feet from any building.** Such devices will not be used close to combustible materials, tall grass or weeds, on exterior walls or on roofs, indoors, on balconies or patios, or in other locations which may cause fires.
 - **Fireplaces:** Only firewood is permitted in the fireplace. No artificial substances, such as Duraflame® logs are permitted. Ashes must be disposed of in metal containers, after ensuring the ashes are cold.
 - Flammable or combustible liquids and fuels shall not be used or stored (including stock for sale) in apartments, near exits, stairways breezeways, or areas normally used for the ingress and egress of people. This includes motorcycles and any apparatus or engine using flammable or combustible liquid as fuel.
 - No person shall block or obstruct any exit, aisle, passageway, hallway or stairway leading to or from any structure.
 - Resident(s) are solely responsible for fines or penalties caused by their actions in violation of local fire protection codes.
- VIII. **EXTERMINATING.** Unless prohibited by statute or otherwise stated in the Lease, Owner may conduct extermination operations in Residents' apartment several times a year and as needed to prevent insect infestation. Owner will notify Residents in advance of extermination in Residents' apartment, and give Resident instructions for the preparation of the apartment and safe contact with insecticides. Residents will be responsible to prepare the apartment for extermination in accordance with Owner's instructions. Residents must request extermination treatments in addition to those regularly provided by Owner in writing. **Residents agree to perform the tasks required by Owner on the day of interior extermination to ensure the safety and effectiveness of the extermination. These tasks will include, but are not limited to, the following:**
- Clean in all cabinets, drawers and closets in kitchen and pantry.
 - If roaches have been seen in closets, remove contents from shelves and floor.
 - Remove infants and young children from the apartment.
 - Remove pets or place them in bedrooms, and notify Owner of such placement.
 - Remove chain locks or other types of obstruction on day of service.
 - Cover fish tanks and turn off their air pumps.
 - Do not wipe out cabinets after treatment.
- In the case of suspected or confirmed bed bug infestation, resident will agree to the following:
- Resident will wash all clothing, bed sheets, draperies, towels, etc. in extremely hot water.
 - Resident will thoroughly clean, off premises, all luggage, handbags, shoes and clothes hanging containers.
 - Resident will cooperate with Owner's cleaning efforts for all mattresses and seat cushions or other upholstered furniture, and will dispose of same if requested.
- RESIDENTS ARE SOLELY RESPONSIBLE TO NOTIFY OWNER IN WRITING PRIOR TO EXTERMINATION OF ANY ANTICIPATED HEALTH OR SAFETY CONCERNS RELATED TO EXTERMINATION AND THE USE OF INSECTICIDES**
- IX. **DRAPES AND SHADES.** Drapes or shades installed by Resident, when allowed, must be lined in white and present a uniform exterior appearance.
- X. **WATER BEDS.** Resident shall not have water beds or other water furniture in the apartment without prior written permission of Owner.
- XI. **BALCONY or PATIO.** Balconies and patios shall be kept neat and clean at all times. No rugs, towels, laundry, clothing, appliances or other items shall be stored, hung or draped on railings or other portions of balconies or patios. No misuse of the space is permitted, including but not limited to, throwing, spilling or pouring liquids or other items, whether intentionally or negligently, over the balconies or patios.

NO-SMOKING ADDENDUM



Date: September 16, 2022
(when this Addendum is filled out)

All use of any tobacco product involving smoking, burning, or combustion of tobacco is prohibited in any portion of the apartment community. You are entitled to receive an original of this No-Smoking Addendum after it is fully signed. Keep it in a safe place.

1. APARTMENT DESCRIPTION.

Unit No. Coach House, 232 N. Euclid, Oak Park IL 60302
(street address) in Oak Park (city), Illinois, 60302 (zip code).

Smoking of non-tobacco products which are harmful to the health, safety, and welfare of other residents inside any apartment or building is also prohibited by this Addendum and other provisions of the Lease Contract.

2. LEASE CONTRACT DESCRIPTION.

Lease Contract Date: September 16, 2022
Owner's name: RC Management Services Corporation

5. SMOKING OUTSIDE BUILDINGS OF THE APARTMENT COMMUNITY.

Smoking is permitted only in specially designated areas outside the buildings of the apartment community. Smoking must be at least 15 feet from the buildings in the apartment community, including administrative office buildings. If the previous field is not completed, smoking is only permitted at least 25 feet from the buildings in the apartment community, including administrative office buildings. The smoking-permissible areas are marked by signage.

Residents (list all residents):

Housing Forward

Smoking on balconies, patios, and limited common areas attached to or outside of your apartment is not permitted.

The following outside areas of the community may be used for smoking:

This Addendum constitutes an Addendum to the above described Lease Contract for the above described premises, and is hereby incorporated into and made a part of such Lease Contract. Where the terms or conditions found in this Addendum vary or contradict any terms or conditions found in the Lease Contract, this Addendum shall control.

Even though smoking may be permitted in certain limited outside areas, we reserve the right to direct that you and your occupants, family, guests, and invitees cease and desist from smoking in those areas if smoke is entering the apartments or buildings or if it is interfering with the health, safety, or welfare or disturbing the quiet enjoyment, or business operations of us, other residents, or guests.

3. DEFINITION OF SMOKING. Smoking refers to any use or possession of a cigar, cigarette, e-cigarette, hookah, vaporizer, or pipe containing tobacco or a tobacco product while that tobacco or tobacco product is burning, lighted, vaporized, or ignited, regardless of whether the person using or possessing the product is inhaling or exhaling the smoke from such product. The term tobacco includes, but is not limited to any form, compound, or synthesis of the plant of the genus Nicotiana or the species N. tabacum which is cultivated for its leaves to be used in cigarettes, cigars, e-cigarettes, hookahs, vaporizers, or pipes. Smoking also refers to use or possession of burning, lighted, vaporized, or ignited non-tobacco products if they are noxious, offensive, unsafe, unhealthy, or irritating to other persons.

6. YOUR RESPONSIBILITY FOR DAMAGES AND CLEANING.

You are responsible for payment of all costs and damages to your apartment, other residents' apartments, or any other portion of the apartment community for repair, replacement, or cleaning due to smoking or smoke related damage caused by you or your occupants, family, guests, or invitees, regardless of whether such use was a violation of this Addendum. Any costs or damages we incur related to repairs, replacement, and cleaning due to your smoking or due to your violation of the no-smoking provisions of the Lease Contract are in excess of normal wear and tear. Smoke related damage, including but not limited to, the smell of tobacco smoke which permeates sheetrock, carpeting, wood, insulation, or other components of the apartment or building is in excess of normal wear and tear in our smoke free apartment community.

4. SMOKING ANYWHERE INSIDE BUILDINGS OF THE APARTMENT COMMUNITY IS STRICTLY PROHIBITED.

All forms and use of burning, lighted, vaporized, or ignited tobacco products and smoking of tobacco products inside any apartment, building, or interior of any portion of the apartment community is strictly prohibited. Any violation of the no-smoking policy is a material and substantial violation of this Addendum and the Lease Contract.

7. YOUR RESPONSIBILITY FOR LOSS OF RENTAL INCOME AND ECONOMIC DAMAGES REGARDING OTHER RESIDENTS.

You are responsible for payment of all lost rental income or other economic and financial damages or loss to us due to smoking or smoke related damage caused by you or your occupants, family, guests, or invitees which results in or causes other residents to vacate their apartments, results in disruption of other residents' quiet enjoyment, or adversely affects other residents' or occupants' health, safety, or welfare.

The prohibition on use of any burning, lighted, vaporized, or ignited tobacco products or smoking of any tobacco products extends to all residents, their occupants, guests, invitees and all others who are present on or in any portion of the apartment community. The no-smoking policy and rules extend to, but are not limited to, the management and leasing offices, building interiors and hallways, building common areas, apartments, club house, exercise or spa facility, tennis courts, all interior areas of the apartment community, commercial shops, businesses, and spaces, work areas, and all other spaces whether in the interior of the apartment community or in the enclosed spaces on the surrounding community grounds.

8. LEASE CONTRACT TERMINATION FOR VIOLATION OF THIS ADDENDUM.

We have the right to terminate your Lease Contract or right of occupancy of the apartment for any violation of this No-Smoking Addendum. Violation of the no-smoking provisions is a material and substantial default or violation of the Lease Contract. Despite the termination of the Lease Contract or your occupancy, you will remain liable for rent through the end of the Lease Contract term or the date on which the apartment is re-rented to a new occupant, whichever comes first. Therefore, you may be responsible for payment of rent after you vacate the leased premises even though you are no longer living in the apartment.

9. EXTENT OF YOUR LIABILITY FOR LOSSES DUE TO SMOKING. Your responsibility for damages, cleaning, loss of rental income, and loss of other economic damages under this No-Smoking Addendum are in addition to, and not in lieu of, your responsibility for any other damages or loss under the Lease Contract or any other addendum.

10. YOUR RESPONSIBILITY FOR CONDUCT OF OCCUPANTS, FAMILY MEMBERS, AND GUESTS. You are responsible for communicating this community's no-smoking policy and for ensuring compliance with this Addendum by your occupants, family, guests, and invitees.

11. THERE IS NO WARRANTY OF A SMOKE FREE ENVIRONMENT. Although we prohibit smoking in all interior parts of the apartment community, there is no warranty or guaranty of any kind that your apartment or the apartment community is smoke free. Smoking in certain limited outside areas is allowed as provided above. Enforcement of our no-smoking policy is a joint responsibility which requires your cooperation in reporting incidents or suspected violations of smoking. You must report violations of our no-smoking policy before we are obligated to investigate and act, and you must thereafter cooperate with us in prosecution of such violations.

This is an important and binding legal document. By signing this Addendum you are agreeing to follow our no-smoking policy and you are acknowledging that a violation could lead to termination of your Lease Contract or right to continue living in the apartment. If you or someone in your household is a smoker, you should carefully consider whether you will be able to abide by the terms of this Addendum.

12. SPECIAL PROVISIONS. The following special provisions control over conflicting provisions of this printed form:

Resident or Residents
(All residents must sign here)

Owner or Owner's Representative
(Sign here)

Lynda Schueler

Michael Jones

COOK COUNTY APARTMENT LEASE CONTRACT



Date of Lease Contract: September 16, 2022 (when the Lease Contract is filled out)

This is a binding document. Read carefully before signing.

Moving In — General Information

1. PARTIES. This Lease Contract is between you, the resident(s) (list all people signing the Lease Contract):

Housing Forward

and us, the owner: RC Management Services Corporation

(legal entity of the apartment community). You've agreed to rent Apartment No. Coach House, at 232 N. Euclid, Oak Park IL 60302

Oak Park (street address) in Oak Park (city), Illinois, 60302 (zip code) (the "apartment" or the "premises") for use as a private residence only.

IDENTIFICATION OF OWNER AND AGENTS

Owner or Authorized Management Agent:

Michael Jones

NAME

21 South Blvd.

ADDRESS

Oak Park, IL 60302 (708) 386-6061

CITY TELEPHONE NUMBER

Person Authorized to Act on Behalf of Owner for Purpose of Service of Process and Receipting for Notices:

Michael Jones

NAME

21 South Blvd.

ADDRESS

Oak Park, IL. 60302 (708) 386-6061

CITY TELEPHONE NUMBER

2. OCCUPANTS. The apartment will be occupied only by you and (list all other occupants not signing the Lease Contract):

(Empty lines for listing other occupants)

No one else may occupy the apartment. Persons not listed above must not stay in the apartment for more than 30 consecutive days without our prior written consent...

3. LEASE TERM. The initial term of the Lease Contract begins on the 1st day of October, 2022, and ends at 11:59 pm the 30th day of September, 2023 (year).

Renewal. This Lease Contract will automatically renew month-to-month unless you give us at least 45 days (not less than 30 days and not more than 90 days) written notice of your intent to move-out...

If the number of days isn't filled in, at least 30 days notice is required.

4. SECURITY DEPOSIT. Unless modified by addenda, the total security deposit at the time of execution of this Lease Contract for all residents in the apartment is \$ 2015.00, due on or before the date this Lease Contract is signed.

Your security deposit will be kept in a segregated account at (name of financial institution):

U.S. Bank 11 Madison Street Oak Park, IL 60302

5. KEYS. You will be provided apartment key(s), mailbox key(s), FOB(s), and/or other access device(s) for access to the building and amenities at no additional cost at move-in.

6. RENT AND CHARGES. Unless modified by addenda, you will pay \$ 2015.00 per month for rent, payable in advance and without demand on or before the first day of every month:

- at the on-site manager's office, or at our online payment site, or at ACH accepted

Concession Granted:

NO CONCESSIONS GRANTED.

Prorated rent of \$ is due for the remainder of (check one): 1st month or 2nd month, on Otherwise, you must pay your rent on or before the 1st day of each month (due date) with no grace period.

7. **UTILITIES.** We'll pay for the following items, if checked:
- water gas electricity master antenna
 wastewater trash cable TV
 other **Heat**

You'll pay for all other utilities, related deposits, and any charges, fees, or services on such utilities. You must not allow utilities to be disconnected for any reason—including disconnection for not paying your bills—until the lease term or renewal period ends. Cable channels that are provided may be changed during the Lease Contract term if the change applies to all residents. Utilities may be used only for normal household purposes and must not be wasted. If your electricity is ever interrupted, you must use only battery-powered lighting. If any utilities are submetered for the apartment, or prorated by an allocation formula, we will attach an addendum to this Lease Contract in compliance with state agency rules or city ordinance. If utilities are prorated by an allocation formula, we will follow the procedures of the applicable law.

8. **INSURANCE.** We do not maintain insurance to cover your personal property or personal injury. We are not responsible to any resident, guest, or occupant for damage or loss of personal property or personal injury from (including but not limited to) fire, smoke, rain, flood, water and pipe leaks, hail, ice, snow, lightning, wind, explosions, earthquake, interruption of utilities, theft, hurricane, negligence of other residents, occupants, or invited/uninvited guests or vandalism unless otherwise required by law.

In addition, we urge all residents, and particularly those residing in coastal areas, areas near rivers, and areas prone to flooding, to obtain flood insurance. Renter's insurance may not cover damage to your property due to flooding. A flood insurance resource which may be available includes the National Flood Insurance Program managed by the Federal Emergency Management Agency (FEMA).

We require do not require you to get your own insurance for losses to your personal property or injuries due to theft, fire, water damage, pipe leaks and the like. If no box is checked, renter's insurance is not required.

Additionally, you are [check one] required to purchase personal liability insurance not required to purchase personal liability insurance. If no box is checked, personal liability insurance is not required. If required, failure to maintain personal liability insurance throughout your tenancy, including any renewal periods and/or lease extensions, may be an incurable breach of this Lease Contract and may result in the termination of your tenancy and eviction and/or any other remedies as provided by this Lease Contract, or local ordinance, or state law.

9. **NO ALTERATIONS.** You shall not make any alterations to the premises nor install any appliances, locks or other equipment of any kind without our prior written consent. Keyed lock(s) will be rekeyed after the prior resident moves out. The rekeying will be done before you move into your apartment.

You may at any time ask us to change or rekey locks or latches during the Lease Term. We must comply with those requests, but you must pay for them, unless otherwise provided by law.

Payment for Rekeying, Repairs, Etc. You must pay for all repairs or replacements arising from misuse or damage to devices by you or your occupants, or guests during your occupancy. You may be required to pay in advance if we notify you within a reasonable time after your request that you are more than 30 days delinquent in reimbursing us for repairing or replacing a device which was misused or damaged by you, your guest or an occupant; or if you have requested that we repair, install, change or rekey the same device during the 30 days preceding your request and we have complied with your request.

10. **DEFINITION OF THE TERM "APARTMENT."** "Apartment" excludes common areas but includes interior living areas and exterior patios, balconies, attached garages, storerooms for your exclusive use.

Special Provisions and "What If" Clauses

11. **SPECIAL PROVISIONS.** The following special provisions and any addenda or written rules furnished to you at or before signing become a part of this Lease Contract and will supersede any conflicting provisions of this printed Lease Contract form.

The Dwelling Unit per this lease will not exceed the maximum number of occupants established in Village of Oak Park code section 12-106.

See any additional special provisions.

12. **DAMAGES AND REIMBURSEMENT.** You must promptly reimburse us for loss, damage, government fines, or cost of repairs or service in the apartment community due to a violation of the Lease Contract or rules, improper use, negligence, or intentional conduct by you or your invitees, guests or occupants. **Unless the damage or wastewater stoppage is due to our negligence, we're not liable for—and you must pay for—repairs, replacement costs, and damage to the following that result from you or your invitees, guests, or occupants' negligence or intentional acts: (1) damage to doors, windows, or screens; (2) damage from windows or doors left open; and (3) damage from wastewater stoppages caused by improper objects in lines exclusively serving your apartment.** We may require payment at any time, including advance payment of repairs for which you're liable. Delay in demanding sums you owe is not a waiver.

13. **PROPERTY LEFT IN APARTMENT.** We may remove any abandoned property left in the unit as provided by state law or local ordinance.

14. **FAILING TO PAY FIRST MONTH'S RENT.** If you don't pay the first month's rent when or before the Lease Contract begins, all future rent will be immediately due. We also may end your right of occupancy and recover damages, future rent, attorney's fees unless prohibited by law or local ordinance, court costs, and other lawful charges as provided by law, court rules, statute or ordinance. Our rights and remedies under paragraph 33 (Default by Resident) apply to acceleration under this paragraph.

15. **RENT INCREASES AND LEASE CONTRACT CHANGES.** No rent increases or Lease Contract changes are allowed before the initial Lease Contract term ends, except for changes allowed by any special

provisions in paragraph 11 (Special Provisions), by a written addendum or amendment signed by you and us, or by reasonable changes of apartment rules allowed under paragraph 19 (Community Policies or Rules). If, in compliance with state law and local ordinance, we give you written notice of rent increases or Lease Contract changes effective when the Lease Contract term or renewal period ends, this Lease Contract will automatically continue month-to-month with the increased rent or Lease Contract changes. The new modified Lease Contract will begin on the date stated in the notice (without necessity of your signature) unless you give us written move-out notice under paragraph 45 (Move-Out Notice).

16. **DELAY OF OCCUPANCY.** If occupancy is or will be delayed for construction, repairs, cleaning, or a previous resident's holding over, we're not responsible for the delay. The Lease Contract will remain in force subject to: (1) abatement of rent on a daily basis during delay; and (2) your right to terminate as set forth below. Termination notice must be in writing. After termination, you are entitled only to refund of deposit(s) and any rent paid. Rent abatement or Lease Contract termination does not apply if delay is for cleaning or repairs that don't prevent you from occupying the apartment.

If there is a delay and we haven't given notice of delay as set forth immediately below, you may terminate up to the date when the apartment is ready for occupancy, but not later.

- (1) If we give written notice to any of you during or after the initial term as set forth in paragraph 3 (Lease Term)—and the notice states that occupancy has been delayed because of construction or a previous resident's holding over, and that the apartment will be ready on a specific date—you may terminate the Lease Contract within 3 days of your receiving the notice, but not later.
- (2) If we give written notice to any of you before the initial term as set forth in paragraph 3 (Lease Term) and the notice states that construction delay is expected and that the apartment will be ready for you to occupy on a specific date, you may terminate the Lease Contract within 7 days after any of you receives written notice, but not later. The readiness date is considered the new initial term as set forth in paragraph 3 (Lease Term) for all purposes. This new date may not be moved to an earlier date unless we and you agree.

17. AD VALOREM TAXES/FEES AND CHARGES- ADDITIONAL RENT.

Unless otherwise prohibited by law, if, during the term of this Agreement, any locality, city, state, or Federal Government imposes upon Us, any fee, charge, or tax, which is related to or charged by the number of occupants, or by the apartment unit itself, such that we are charged a fee, charge, or tax, based upon your use or occupancy of the apartment, or ancillary areas reserved for your exclusive use, such as a storage or parking space, we may add this charge as Additional Rent, during the term of the Lease Contract, with thirty (30) days advance written notice to you. After this written notice (the amount or approximate amount of the charge, will be included).

you agree to pay, as Additional Rent, the amount of the charge, tax or fee imposed upon us, as a result of your occupancy. As examples, these charges can include, but are not limited to: any charges we receive for any zoning violation, sound, noise or litter charge; any charge under any nuisance or chronic nuisance type statute, 911 or other life safety, per person, or per unit charge or tax and any utility bill unpaid by you, which is then assessed to us for payment.

18. DISCLOSURE RIGHTS. If someone requests information on you or your rental history for law-enforcement, governmental, or business purposes, we may provide it.

While You're Living in the Apartment

19. COMMUNITY POLICIES OR RULES. You and all guests and occupants must comply with any written apartment rules and community policies, including instructions for care of our property. Our rules are considered part of this Lease Contract. We may make reasonable changes to written rules, effective immediately, if they are distributed and applicable to all apartments in the community and do not change dollar amounts on page 1 of this Lease Contract.

20. LIMITATIONS ON CONDUCT. The apartment and other areas reserved for your private use must be kept clean and free of trash, garbage, and other debris. Trash must be disposed of at least weekly in appropriate receptacles and you must comply with local ordinances. Passageways may be used only for entry or exit. You agree to keep all passageways and common areas free of obstructions such as trash, storage items, and all forms of personal property. No person shall ride or allow bikes, skateboards, or other similar objects in the passageways. Any swimming pools, saunas, spas, tanning beds, exercise rooms, storerooms, laundry rooms, and similar areas must be used with care in accordance with apartment rules and posted signs. Glass containers are prohibited in or near pools and all common areas. You, your occupants, or guests may not anywhere in the apartment community: use candles or use kerosene lamps without our prior written approval; cook on balconies or outside; or solicit business or contributions. Conducting any kind of business (including child care services) in your apartment or in the apartment community is prohibited—except that any lawful business conducted "at home" by computer, mail, or telephone is permissible if customers, clients, patients, or other business associates do not come to your apartment for business purposes. We may regulate: (1) the use of patios, balconies, and porches; (2) the conduct of furniture movers and delivery persons; and (3) recreational activities in common areas.

We may exclude from the apartment community guests or others who, in our judgment, have been violating the law, violating this Lease Contract or any apartment rules, or disturbing other residents, neighbors, visitors, or owner representatives. We may also exclude from any outside area or common area a person who refuses to show photo identification or refuses to identify himself or herself as a resident, occupant, or guest of a specific resident in the community. If you allow an excluded person onto the property it is grounds for termination of your tenancy.

You agree to notify us if you or any occupants are convicted of any felony, or misdemeanor involving a controlled substance, violence to another person or destruction of property. You also agree to notify us if you or any occupant registers as a sex offender in any state. Informing us of criminal convictions or sex offender registry does not waive our right to evict you.

21. PROHIBITED CONDUCT. You, your occupants or guests, or the guests of any occupants, may not engage in the following activities: behaving in a loud or obnoxious manner; disturbing or threatening the rights, comfort, health, safety, or convenience of others (including our agents and employees) in or near the apartment community; disrupting our business operations; manufacturing, delivering, possessing with intent to deliver, or otherwise possessing a controlled substance or drug paraphernalia; engaging in or threatening violence; possessing a weapon prohibited by state law; discharging a firearm in the apartment community; displaying or possessing a gun, knife, or other weapon in the common area; storing anything in closets having gas appliances; tampering with utilities or telecommunications; bringing hazardous materials into the apartment community; or injuring our reputation by making bad faith allegations against us to others. You are responsible for the conduct of your occupants and guests. You nor any people living with you or visiting you shall have been convicted of a crime relating to illegal sexual conduct nor shall be a registered sex offender in any state.

22. PARKING. We may regulate the time, manner, and place of parking all cars, trucks, motorcycles, bicycles, boats, trailers, and recreational vehicles. Motorcycles or motorized bikes may not be parked inside an apartment or on sidewalks, under stairwells, or in handicapped parking areas. We may have unauthorized or illegally parked vehicles towed under an appropriate law. A vehicle is unauthorized or illegally parked in the apartment community if it:

- (1) has a flat tire or other condition rendering it inoperable; or
- (2) is on jacks, blocks or has wheel(s) missing; or
- (3) has no current license plate or no current registration and/or inspection sticker; or
- (4) takes up more than one parking space; or
- (5) belongs to a resident or occupant who has surrendered or abandoned the apartment; or
- (6) is parked in a marked handicap space without the legally required handicap insignia; or
- (7) is parked in space marked for manager, staff, or guest at the office; or
- (8) blocks another vehicle from exiting; or
- (9) is parked in a fire lane or designated "no parking" area; or
- (10) is parked in a space marked for other resident(s) or apartment(s); or
- (11) is parked on the grass, sidewalk, or patio; or
- (12) blocks garbage trucks from access to a dumpster; or
- (13) belongs to a resident and is parked in a visitor or retail parking space.

23. RELEASE OF RESIDENT. Unless you're entitled to terminate your tenancy under paragraphs 11 (Special Provisions), 16 (Delay of Occupancy), 45 (Move-Out Notice), or pursuant to statute or ordinance, you won't be released from this Lease Contract for any reason—including but not limited to voluntary or involuntary school withdrawal or transfer, voluntary or involuntary job transfer, marriage, separation, divorce, reconciliation, loss of co-residents, loss of employment, bad health, or death.

24. MILITARY PERSONNEL CLAUSE. All parties to this Lease Contract agree to comply with any federal law, including, but not limited to the Service Member's Civil Relief Act, or any applicable state law(s), if you are seeking to terminate this Lease Contract and/or subsequent renewals and/or Lease Contract extensions under the rights granted by such laws.

25. RESIDENT SAFETY AND PROPERTY LOSS. You and all occupants and guests must exercise due care for your own and others' safety and security, especially in the use of smoke and carbon monoxide detectors, keyed deadbolt locks, window latches, and other access control devices.

Smoke and Carbon Monoxide Detectors. We'll furnish smoke detectors and carbon monoxide detectors only if required by statute, and we'll test them and provide working batteries when you first take possession. After that, you must test the smoke detectors and carbon monoxide detectors on a regular basis, you must pay for and replace batteries as needed, unless the law provides otherwise. We may replace dead or missing batteries at your expense, without prior notice to you. You must immediately report smoke detector and carbon monoxide detector malfunctions to us in writing. Neither you nor others may disable the smoke detectors nor the carbon monoxide detectors. If you damage or disable the smoke detector or the carbon monoxide detector or remove a battery without replacing it with a working battery, you may be liable to us for actual damages and, unless prohibited by law or local ordinance, attorney's fees. If you disable or damage the smoke detector or the carbon monoxide detector, or fail to replace a dead battery or report malfunctions to us, you may be liable to us and others for any loss, damage, or fines from fire, smoke, or water and you may be in violation of Illinois law and local ordinance.

Carbon Monoxide Instructions and Disclosure. We'll furnish one approved carbon monoxide detector in your apartment as required by Illinois law and local ordinance, and we'll test them and provide working batteries when you first take possession. After that, you must pay for and replace batteries as needed, test the detector, and provide general maintenance. We may replace dead or missing batteries at your expense, without prior notice to you. You must immediately report carbon monoxide detector malfunctions to us in writing. Neither you nor others may disable carbon monoxide detectors. If you damage or disable the carbon monoxide detector or remove a battery without replacing it with a working battery, you may be liable to us for actual damages and, unless prohibited by law or local ordinance, attorney's fees. If you disable or damage the carbon monoxide detector, or fail to replace a dead battery or report malfunctions to us, you may be liable to us and others for any loss, damage, or fines and you may be in violation of Illinois law and local ordinance.

Casualty Loss. We're not liable to any resident, guest, or occupant for personal injury or damage or loss of personal property from any cause, including but not limited to: fire, smoke, rain, flood, water and pipe leaks, hail, ice, snow, lightning, wind, explosions, interruption of utilities, theft, or vandalism unless otherwise required by law. We have no duty to remove any ice, sleet, or snow but may remove any amount with or without notice. During freezing weather, you must ensure that the temperature in the apartment is sufficient to make sure that the pipes do not freeze (the appropriate temperature will depend upon weather conditions and the size and layout of your unit). If the pipes freeze or any other damage is caused by your failure to properly maintain the heat in your apartment, you'll be liable for damage to our and other's property. If you ask our representatives to perform services not contemplated in this Lease Contract, you will indemnify us and hold us harmless from all liability for these services to the extent allowed by applicable law.

Crime or Emergency. Dial 911 or immediately call local medical emergency, fire, or police personnel in case of accident, fire, smoke, suspected criminal activity, or other emergency involving imminent harm. You should then contact our representative. Unless otherwise provided by law, we're not liable to you or any guests or occupants for injury, damage, or loss to person or property caused by criminal conduct of other persons, including theft, burglary, assault, vandalism, or other crimes. We're not obliged to furnish security personnel, security lighting, security gates or fences, or other forms of security. If we provide any access control devices or security measures upon the property, they are not a guarantee to prevent crime or to reduce the risk of crime on the property. You agree that no access control or security measures can eliminate all crime and that you will not rely upon any provided access control or security measures as a warranty or guarantee of any kind. We're not responsible for obtaining criminal-history checks on any residents, occupants, guests, or contractors in the apartment community. If you or any occupant or guest is affected by a crime, you must make a written report to our representative and to the appropriate local law-enforcement agency. You also must notify us and furnish us with the law-enforcement agency's incident report number upon request.

26. CONDITION OF THE PREMISES AND ALTERATIONS. You accept the apartment, fixtures, and furniture as is, except for conditions materially affecting the health or safety of ordinary persons. You will be given an Inventory and Condition form on or before move-in. You must sign and note on the form all defects or damage and return it to our representative. Otherwise, everything will be considered to be in a clean, safe, and good working condition.

You must use customary diligence in maintaining the apartment and not damaging or littering the common areas. Unless authorized by statute, ordinance, or by us in writing, you must not make any alterations to the premises, nor perform any repairs, painting, wallpapering, carpeting, or electrical changes, nor install any appliances, locks or other equipment of any kind, or otherwise alter our property. No holes or stickers are allowed inside or outside the apartment. We will permit a reasonable number of small nail holes for hanging pictures on sheetrock walls and in grooves of wood-paneled walls, unless our rules state otherwise. No water furniture, washing machines, additional phone or TV-cable outlets, alarm systems, or lock changes, additions, or rekeying is permitted unless statutorily allowed or we've consented in writing. You may install a satellite dish or antenna provided you sign our satellite dish or antenna lease addendum which complies with reasonable restrictions allowed by federal law. You agree not to alter, damage, or remove our property, including alarm systems, smoke detectors, carbon monoxide detectors, radon detectors, furniture, telephone and cable TV wiring, screens, locks, and access control devices. When you move in, we'll supply light bulbs for fixtures we furnish, including exterior fixtures operated from inside the apartment; after that,

you'll replace them at your expense with bulbs of the same type and wattage. Your improvements to the apartment (whether or not we consent) become ours unless we agree otherwise in writing.

27. REQUESTS, REPAIRS, AND MALFUNCTIONS. IF YOU OR ANY OCCUPANT NEEDS TO SEND A NOTICE OR REQUEST—FOR EXAMPLE, FOR REPAIRS, INSTALLATIONS, SERVICES, OR SECURITY-RELATED MATTERS—IT MUST BE SUBMITTED THROUGH EITHER THE ONLINE TENANT/MAINTENANCE PORTAL OR SIGNED AND IN WRITING AND DELIVERED TO OUR DESIGNATED REPRESENTATIVE (except in case of fire, smoke, gas, explosion, overflowing sewage, uncontrollable running water, electrical shorts, or crime in progress as described in Paragraph 25 - Resident Safety and Property Loss). Our written notes on your oral request do not constitute a written request from you.

Our complying with or responding to any oral request regarding security or non-security matters doesn't waive the strict requirement for written notices under this Lease Contract. You must promptly notify us in writing of: water leaks; electrical problems; malfunctioning lights; broken or missing locks or latches; and other conditions that pose a hazard to property, health, or safety. We may change or install utility lines or equipment serving the apartment if the work is done reasonably without substantially increasing your utility costs. We may turn off equipment and interrupt utilities as needed to avoid property damage or to perform work. If utilities malfunction or are damaged by fire, water, or similar cause, you must notify our representative immediately. Air conditioning problems are not emergencies. If air conditioning or other equipment malfunctions, you must notify our representative as soon as possible on a business day. We'll act with customary diligence to make repairs and reconnections, taking into consideration when casualty insurance proceeds are received. Rent will not abate in whole or in part unless authorized under Illinois law or local ordinance.

If we believe that fire or catastrophic damage is substantial, or that performance of needed repairs poses a danger to you, we may terminate your tenancy within a reasonable time by giving you written notice. If your tenancy is so terminated, we'll refund prorated rent and all deposits, less lawful deductions.

28. ANIMALS. Unless otherwise provided under federal, state, or local law, no animals (including mammals, reptiles, birds, fish, rodents, and insects) are allowed, even temporarily, anywhere in the apartment or apartment community unless we've so authorized in writing. You must remove an illegal or unauthorized animal within 24 hours of notice from us, or you will be considered in default of this Lease Contract. If we allow an animal as a pet, you must execute a separate animal addendum which may require additional deposits, rents, fees or other charges. An animal deposit is considered a general security deposit. We will authorize an assistance animal for a disabled person. When allowed by applicable laws, before we authorize an assistance animal, if the disability is not readily apparent, we may require a written statement from a qualified professional verifying the disability-related need for the assistance animal. If we authorize an assistance animal, we may require you to execute a separate animal and/or assistance animal addendum. Animal deposits, additional rents, fees or other charges will not be required for an assistance animal needed due to disability, including an emotional support or service animal, as authorized under federal, state, or local law. You must not feed stray or wild animals.

If you or any guest or occupant violates animal restrictions (with or without your knowledge), you'll be subject to charges, damages, eviction, and other remedies provided in this Lease Contract. If an animal has been in the apartment at any time during your term of occupancy (with or without our consent), we'll charge you for defleaing, deodorizing, and shampooing, if we deem it necessary, and we may withhold these amounts from your security deposit as describe in paragraph 49 (Security Deposit Interest, Deductions and Other Charges).

29. WHEN WE MAY ENTER. You will not unreasonably withhold consent for us to enter your apartment at reasonable times for reasonable purposes as provided by statute or ordinance. To the extent required by law, we will give you 2 days' written notice before entering your apartment in the event of a non-emergency.

30. JOINT AND SEVERAL RESPONSIBILITY. Each resident is jointly and severally liable for all Lease Contract obligations. If you or any guest or occupant violates the Lease Contract or rules, all residents are considered to have violated the Lease Contract. Our requests and notices (including sale notices) to any resident constitute notice to all residents and occupants. Notices and requests from any resident or occupant (including notices of termination, repair requests, and entry permissions) constitute notice from all residents. In eviction suits, each resident is considered the agent of all other residents in the apartment for service of process. Security deposit refunds may be by one check jointly payable to all residents; the check and any deduction itemizations may be mailed to one resident only.

Replacements

31. REPLACEMENTS AND SUBLETTING. Replacing a resident, subletting, assignment, or granting a right or license to occupy is allowed *only when we expressly consent in writing, which we will not*

unreasonably withhold. We will accept a reasonable sublease as provided by statute or ordinance. To the extent allowed by law, we may charge a subletting fee.

Responsibilities of Owner and Resident

32. RESPONSIBILITIES OF OWNER. We'll act with customary diligence to:

- (1) keep common areas reasonably clean, subject to paragraph 26 (Condition of the Premises and Alterations);
- (2) maintain fixtures, furniture, hot water, heating and A/C equipment;
- (3) comply with applicable federal, state, and local laws regarding safety, sanitation, and fair housing; and
- (4) make all reasonable repairs, subject to your obligation to pay for damages for which you are liable.

33. DEFAULT BY RESIDENT. You'll be in default if you or any guest or occupant violates any terms of this Lease Contract including but not limited to the following violations: (1) you don't pay rent or other amounts that you owe when due; (2) you move out before your lease expires without paying rent through the end of the lease term or renewal period; (3) you fail to give written move-out notice as required by 45 (Move-Out Notice); (4) you or any guest or occupant violates the apartment rules, or fire, safety, health, or criminal laws, regardless of whether or where arrest or conviction occurs; (5) you abandon the apartment; (6) you give incorrect or false answers in a rental application; (7) you or any occupant is arrested, convicted, or given deferred adjudication for a felony offense involving actual or potential physical harm to a person, or involving possession, manufacture, or delivery of a controlled substance, marijuana, or drug paraphernalia, or illegal sexual activity; (8) any illegal drugs, illegal weapons, or drug paraphernalia are found in your apartment; or (9) you or any guest or occupant engages in any of the prohibited conduct described in paragraph 21 (Prohibited Conduct). If you or any other residents or occupants, on one or more occasions, uses or permits the use of the apartment or leased premises for the commission of a felony or class A misdemeanor under the laws of this state, we shall have the right to void the lease and recover the apartment. We will mitigate our damages to the extent required by Illinois law.

Lease Renewal When A Breach or Default Has Occurred. In the event that you enter into a subsequent Lease prior to the expiration of this Lease and you breach or otherwise commit a default under this Lease, we may, at our sole and absolute discretion, terminate the subsequent Lease, even if the subsequent Lease term has yet to commence. We may terminate said subsequent Lease by sending you written notice of our desire to terminate said subsequent Lease.

Notice and Eviction. If you default due to non-payment of rent, we may end your right of occupancy by giving you a five-day written notice to vacate. If you default by breaching the lease for reasons other than non-payment of rent, we may end your right of occupancy by giving you ten days' written notice to vacate.

Notice may be served by: (1) personal delivery at the apartment to you or any occupant over 13 years old; (2) by certified or registered mail, return receipt requested—the mailing of same shall constitute delivery; or (3) if no one is in actual possession, by posting the notice on the door. In addition to all of the methods of service prescribed

by 735 ILCS 5/9-211, the parties agree that notices may be served by posting a true and correct copy thereof to the door of the apartment, after knocking and no person having answered the door. Termination of your possession rights or subsequent reletting doesn't release you from liability for future rent or other Lease Contract obligations. After giving notice to vacate or after filing an eviction lawsuit, we may still accept rent or other sums due; the filing or acceptance doesn't waive or diminish our right of eviction, or any other contractual or statutory right, unless otherwise provided by state law or local ordinance. Accepting money at any time doesn't waive our right to damages, or past or future rent or other sums.

Acceleration. All monthly rent for the rest of the Lease Contract term or renewal period will be accelerated automatically without notice or demand (before or after acceleration) and will be immediately due and delinquent if, without our written consent: (1) you move out, remove property in preparing to move out, or give oral or written notice (by you or any occupant) of intent to move out before the Lease Contract term or renewal period ends; and (2) you've not paid all rent for the entire Lease Contract term or renewal period. Such conduct is considered a default for which we need not give you notice. Remaining rent also will be accelerated if you're judicially evicted or move out when we demand because you've defaulted. Acceleration is subject to our mitigation obligations to the extent required by Illinois law.

Holdover. You or any occupant, invitee, or guest must not hold over beyond the date contained in your move-out notice or our notice to vacate (or beyond a different move-out date agreed to by the parties in writing). If a holdover occurs, then: (1) holdover rent of \$ 134.33 per day is due in advance and may become delinquent without notice or demand; (2) rent for the holdover period will be increased by 25% over the then-existing rent, without notice; (3) you'll be liable to us for all rent for the full term of the previously signed Lease Contract of a new resident who can't occupy because of the holdover; and (4) if you fail to vacate the apartment, and we accept subsequent rent, you will become a month to month tenant.

Other Remedies. We may report unpaid amounts to credit agencies. If you default and move out early, you will pay us any amounts stated to be rental discounts in paragraph 11 (Special Provisions), in addition to other sums due. Upon your default, we have all other legal remedies, including Lease Contract termination. Unless a party is seeking exemplary, punitive, or personal-injury damages, the prevailing party may recover from the non-prevailing party attorney's fees and all other litigation costs unless prohibited by law or local ordinance. All unpaid amounts bear 9% interest per year from due date, compounded annually. You must pay all collection-agency fees if you fail to pay all sums due within 10 days after we mail you a letter demanding payment and stating that collection agency fees will be added if you don't pay all sums by that deadline.

Remedies Cumulative. Any remedies set forth herein shall be cumulative, in addition to, and not in limitation of, any other remedies available to Landlord under any applicable law.

General Clauses

34. FULL AND BINDING AGREEMENT. *Neither we nor any of our representatives have made any oral promises, representations, or agreements. This Lease Contract, including addendums as referenced in paragraph 52 (Originals and Attachments), is the entire agreement between you and us. Our representatives (including management personnel, employees, and agents) have no authority to waive, amend, or terminate this Lease Contract or any part of it, unless in writing, and no authority to make promises, representations, or agreements that impose security duties or other obligations on us or our representatives unless in writing. Neither an invalid clause nor the omission of initials on any page invalidates this Lease Contract. This Lease Contract binds subsequent owners.*

35. ELECTION OF REMEDIES. All remedies are cumulative. No action or omission of our representative will be considered a waiver of any subsequent violation, default, or time or place of performance. Our

failure to enforce or belatedly enforce written-notice requirements, rental due dates, acceleration, liens, or other rights isn't a waiver under any circumstances.

36. NOTICE REQUIREMENTS. Except when notice or demand is required by state law or local ordinance, you waive any notice and demand for performance from us if you default. Written or electronic notice to or from our managers constitutes notice to or from us. Any person giving a notice under this Lease Contract should retain a copy of the memo, letter or fax that was given. Fax signatures are binding. All notices must be signed. All notices and documents may be in English and, at our option, in any language that you read or speak.

37. CONTACTING YOU. By signing this lease, you are agreeing that we, our representative(s) or agent(s) may contact you. You agree that we may contact you using any contact information relating to

your lease including any number (i) you have provided to us (ii) from which you called us, or (iii) which we obtained and through which we reasonably believe we can reach you. You agree we may use any means to contact you. This may include calls made to your cellular telephone using an automatic telephone dialing system, artificial or prerecorded voice messages, text messages, mail, e-mail, and calls to your phone or Voice over Internet Protocol (VoIP) service, or any other data or voice transmission technology. You agree to promptly notify us if you change any contact information you provide to us. You are responsible for any service provider charges as a result of us contacting you.

38.EMPLOYEES AND AGENTS OF OWNER. No employee, agent, or management company is personally liable for any of our contractual, statutory, or other obligations merely by virtue of acting on our behalf. This Lease Contract binds subsequent owners. Neither an invalid clause nor the omission of initials on any page invalidates this Lease Contract. All notices and documents may be in English and, at our option, in any language that you read or speak. All provisions regarding our non-liability and non-duty apply to our employees, agents, and management companies.

39.SUBORDINATION. This Lease Contract is subordinate or superior to existing and future recorded mortgages, at lender's option.

40.DISCRETIONARY RIGHTS. All discretionary rights reserved for us within this Lease Contract or any accompanying addenda are at our sole and absolute discretion.

41.OBLIGATION TO VACATE. If we provide you with a notice to vacate, or if you provide us with a written notice to vacate or intent to move-out in accordance with paragraph 3 (Lease Term), and we accept such written notice, then you are required to vacate the Apartment and remove all of your personal property therefrom at

the expiration of the Lease term, or by the date set forth in the notice to vacate, whichever date is earlier, without further notice or demand from us.

42.FORCE MAJEURE. If we are prevented from completing performances of any obligations hereunder by an act of God, strikes, epidemics, war, acts of terrorism, riots, flood, fire, hurricane, tornado, sabotage, or other occurrence which is beyond the control of the parties, then we shall be excused from any further performance of obligations and undertakings hereunder, to the full extent allowed under applicable law.

Furthermore, if such an event damages the property to materially affect its habitability by some or all residents, we reserve the right to vacate any and all leases and you agree to excuse us from any further performance of obligations and undertakings hereunder, to the full extent allowed under applicable law.

43.PAYMENTS. Payment of all sums is an independent covenant. At our option and without notice, we may apply money received (other than utility payments subject to governmental regulations) first to any of your unpaid obligations, then to current rent—regardless of notations on checks or money orders and regardless of when the obligations arose. All sums other than rent are due upon our demand. After the due date, we do not have to accept the rent or any other payments.

44.ASSOCIATION MEMBERSHIP. We represent that either: (1) we or; (2) the management company that represents us, is at the time of signing this Lease Contract or a renewal of this Lease Contract, a member of both the National Apartment Association and any affiliated state and local apartment (multi-housing) associations for the area where the apartment is located.

When Moving Out

45.MOVE-OUT NOTICE. Before moving out, you must give our representative advance written move-out notice as provided below. Your move-out notice will not release you from liability for the full term of the Lease Contract or renewal term. You will still be liable for the entire Lease Contract term if you move out early (paragraph 23 - Release of Resident) except under any other applicable laws. If you intend to vacate the premises on the Lease End Date (as provided at paragraph 3, "Lease Term") without further liability to us for rent, you must provide us with written notice of your intent not to renew the Lease ["Move-out Notice"] as provided in paragraph 3 (Lease Term). Should you fail to timely provide said Move-out Notice, you will be liable to us for rent for the number of days that your written Notice is less than the number of days set forth in paragraph 3 (Lease Term). For example, if you do not provide any written Notice to us and vacate the premises on or before the stated Lease End Date of the Lease, you will be liable to us for rent for the number of days of required Notice as provided at paragraph 3 (Lease Term) as an Insufficient Notice Charge in addition to any other rent that may be due. Any Insufficient Notice Charge shall not extend the Lease Term beyond the Lease End Date. If we provide notice of termination or non-renewal pursuant to local ordinance, and you give no Notice and remain in the premises after the Lease End Date, you will be deemed a month-to-month tenant on the same terms and conditions contained herein, except that the monthly rental rate shall be an amount equal to 150% of the current market rental rate set forth in the Lease, and said rent may be further increased upon written notice from us to you, pursuant to state law and local ordinance. If you wish to later terminate the month-to-month tenancy, you must provide **30 days** written notice to us. YOUR MOVE-OUT NOTICE MUST COMPLY WITH EACH OF THE FOLLOWING:

- We must receive advance written notice of your move-out date. The advance notice must be at least the number of days of notice required in paragraph 3 (Lease Term). Oral move-out notice will not be accepted and will not terminate your tenancy.
- Your move-out notice must not terminate your tenancy sooner than the end of the Lease Contract term or renewal period.

YOUR NOTICE IS NOT ACCEPTABLE IF IT DOES NOT COMPLY WITH ALL OF THE ABOVE. You must obtain from our representative written acknowledgment that we received your move-out notice. We will notify you of our intention not to renew your Lease pursuant to state law and local ordinance, so long as you are not in default under the terms of your Lease Contract.

46.MOVE-OUT PROCEDURES. The move-out date can't be changed unless we and you both agree in writing. You won't move out before the Lease Contract term or renewal period ends unless all rent for the entire Lease Contract term or renewal period is paid in full.

Early move-out may result in acceleration of future rent under paragraph 33 (Default by Resident). You're prohibited from applying any security deposit to rent. You won't stay beyond the date you are supposed to move out. All residents, guests, and occupants must vacate the apartment before the 30-day period for deposit refund begins. You must give us and the U.S. Postal Service, in writing, each resident's forwarding address.

47.CLEANING. You must thoroughly clean the apartment, including doors, windows, furniture, bathrooms, kitchen appliances, patios, balconies, garages, carports, and storage rooms. You must follow move-out cleaning instructions if they have been provided. If you don't clean adequately, you'll be liable for reasonable cleaning charges.

48.MOVE-OUT INSPECTION. You should meet with our representative for a move-out inspection. Our representative has no authority to bind or limit us regarding deductions for repairs, damages, or charges. Any statements or estimates by us or our representative are subject to our correction, modification, or disapproval before final refunding or accounting.

49.SECURITY DEPOSIT INTEREST, DEDUCTIONS AND OTHER CHARGES. Interest on your security deposit will be paid to you if required by Illinois law or ordinance. You'll be liable for the following charges, if applicable: unpaid rent; unpaid utilities; unreimbursed service charges; repairs or damages caused by negligence, carelessness, accident, or abuse, including stickers, scratches, tears, burns, stains, or unapproved holes; replacement cost of our property that was in or attached to the apartment and is missing; replacing dead or missing smoke detector or carbon monoxide detector batteries; utilities for repairs or cleaning; trips to let in company representatives to remove your telephone or TV cable services or rental items (if you so request or have moved out); trips to open the apartment when you or any guest or occupant is missing a key; unreturned keys; missing or burned-out light bulbs; removing or rekeying unauthorized access control devices or alarm systems; removing illegally parked vehicles; special trips for trash removal caused by parked vehicles blocking dumpsters; false security-alarm charges unless due to our negligence; animal-related charges under paragraph 28 (Animals); government fees or fines against us for violation (by you, your occupants, or guests) of local ordinances relating to smoke and carbon monoxide detectors, false alarms, recycling, or other matters; late-payment and returned-check charges; a charge (not to exceed \$100) for our time and inconvenience in any valid eviction proceeding against you, plus attorney's fees, unless prohibited by law or local ordinance, court costs, and filing fees actually paid as provided by law, court rules, statute or

ordinance; and other sums due under this Lease Contract, to the extent allowed by Illinois law or local ordinance.

You'll be liable to us for: (1) charges for replacing all keys and access devices referenced in paragraph 5 (Keys) if you fail to return them on or before your actual move-out date; and (2) accelerated rent if you have violated paragraph 33 (Default by Resident).

50. DEPOSIT RETURN, SURRENDER, AND ABANDONMENT.

Deposit Return and Forwarding Address. You are required to provide us written notice of your forwarding address, on or before termination of this Lease Contract. We'll mail you, to the forwarding address you provide, your security deposit refund (less lawful deductions) plus any applicable interest, and an itemized accounting of any deductions within the time frames and parameters set forth under state law or local ordinance. If you fail to provide us with your forwarding address in writing, as required above, we will send

your security deposit refund (less lawful deductions) plus any applicable interest, and an itemized accounting of any deductions to your last known address.

Surrender. You have *surrendered* the apartment when: (1) the move-out date has passed and no one is living in the apartment in our reasonable judgment; or (2) all apartment keys and access devices listed in paragraph 5 (Keys) have been turned in where rent is paid—which date occurs first.

Abandonment. You have *abandoned* the apartment when the provisions of any applicable ordinance have been met.

Surrender, abandonment, or judicial eviction ends your right of possession for all purposes and gives us the immediate right to: clean up, make repairs in, and relet the apartment; determine any security deposit deductions; and remove property left in the apartment.

Severability, Originals and Attachments, and Signatures

51. SEVERABILITY. If any provision of this Lease Contract is invalid or unenforceable under applicable law, such provision shall be ineffective to the extent of such invalidity or unenforceability only without invalidating or otherwise affecting the remainder of this Lease Contract. The court shall interpret the lease and provisions herein in a manner such as to uphold the valid portions of this Lease Contract while preserving the intent of the parties.

52. ORIGINALS AND ATTACHMENTS. This Lease Contract has been executed in multiple originals, with original signatures. We will provide you with a copy of the Lease Contract. Your copy of the Lease Contract may be in paper format, in an electronic format at your request, or sent via e-mail if we have communicated by e-mail about this Lease. Our rules and community policies, if any, will be attached to the Lease Contract and provided to you at signing. When an Inventory and Condition form is completed, you should retain a copy, and we should retain a copy. Any addenda or amendments you sign as a part of executing this Lease Contract are binding and hereby incorporated into and made part of the Lease Contract between you and us. This lease is the entire agreement between you and us. You acknowledge that you are NOT relying on any oral representations. A copy or scan of this Lease Contract and related addenda, amendments, and agreements may be used for any purpose and shall be treated as an original.

NOTICE OF CONDITIONS AFFECTING HABITABILITY

We hereby acknowledge that Owner has disclosed any code violations, code enforcement litigation and/or compliance board proceedings during the previous 12 months for the apartment and common area and any notice of intent to terminate utility service, copies of which, if any, are attached to this Lease.

Date form is filled out (same as on top of page 1).
09/16/2022

Name and address of locator service (if applicable)

Resident or Residents (all sign below)
Lynda Schueler

Owner or Owner's Representative (signing on behalf of owner)
Michael Jones

Address and phone number of owner's representative for notice purposes
21 South Blvd.
Oak Park, IL. 60302
(708) 386-6061

You are legally bound by this document. Please read it carefully.
Before submitting a rental application or signing a Lease Contract, you may take a copy of these documents to review and/or consult an attorney.
Additional provisions or changes may be made in the Lease Contract if agreed to in writing by all parties.

SPECIAL PROVISIONS (CONTINUED FROM PAGE 2)

COOK COUNTY BED BUG ADDENDUM



Date: September 16, 2022 (when this Addendum is filled out)

Please note: It is our goal to maintain a quality living environment for our residents. To help achieve this goal, it is important to work together to minimize the potential for any bed bugs in your apartment or surrounding apartments. This addendum contains important information that outlines your responsibility and potential liability with regard to bed bugs.

1. APARTMENT DESCRIPTION.

Unit No. Coach House, 232 N. Euclid, Oak Park IL 60302 (street address) in Oak Park (city), Illinois, 60302 (zip code).

2. LEASE CONTRACT DESCRIPTION.

Lease Contract Date: September 16, 2022
Owner's name: RC Management Services Corporation

Residents (list all residents):

Housing Forward

This Addendum constitutes an Addendum to the above described Lease Contract for the above described premises, and is hereby incorporated into and made a part of such Lease Contract. Where the terms or conditions found in this Addendum vary or contradict any terms or conditions found in the Lease Contract, this Addendum shall control.

3. PURPOSE. This Addendum modifies the Lease Contract and addresses situations related to bed bugs (cimex lectularius) which may be discovered infesting the apartment or personal property in the apartment. You understand that we relied on your representations to us in this Addendum.

4. INSPECTION AND INFESTATIONS. BY SIGNING THIS ADDENDUM, YOU REPRESENT THAT:

• YOU HAVE INSPECTED THE DWELLING PRIOR TO MOVING IN, OR PRIOR TO SIGNING THIS ADDENDUM, AND YOU DID NOT FIND ANY EVIDENCE OF BED BUGS OR A BED BUG INFESTATION;

OR

• YOU WILL INSPECT THE DWELLING WITHIN 48 HOURS AFTER MOVING IN, OR WITHIN 48 HOURS AFTER SIGNING THIS ADDENDUM AND WILL NOTIFY US OF ANY BED BUGS OR BED BUG INFESTATIONS.

You agree that you have read the information provided in this Addendum and that you are not aware of any infestation or presence of bed bugs in your current or previous dwellings, furniture, clothing, personal property, or possessions. You also acknowledge that you have fully disclosed to us any previous bed bug infestations or bed bug issues that you have experienced.

If you disclose to us a previous experience with bed bug infestations or other bed bug related issues, we can review documentation of the previous treatment(s) and inspect your personal property and possession to confirm the absence of bed bugs.

5. ACCESS FOR INSPECTION AND PEST TREATMENT.

You must allow us and our pest control agents access to the apartment at reasonable times to inspect for or treat bed bugs as allowed by law. You and your family members, occupants, guests, and invitees must cooperate and will not interfere

with inspections or treatments. We have the right to select any licensed pest control professional to treat the apartment and building, and we can select the method of treating the apartment, building and common areas for bed bugs, in accordance with applicable laws and ordinances. We will also inspect and/or treat adjacent or neighboring apartments to the infestation even if those apartments are not the source or cause of the known infestation.

6. NOTIFICATION. You must notify us, in writing, within 48 hours:

- of any known or suspected bed bug infestation or presence in the apartment, or in any of your clothing, furniture or personal property.
• of any recurring or unexplained bites, stings, irritations, or sores of the skin or body which you believe is caused by bed bugs, or by any condition or pest you believe is in the apartment.
• if you discover any condition or evidence that might indicate the presence or infestation of bed bugs, or of any confirmation of bed bug presence by a licensed pest control professional or other authoritative source.

7. COOPERATION. You must cooperate and coordinate with us and our pest control agents to treat and eliminate any confirmed or suspected infestation of bed bugs. You must follow all directions from us or our agents to clean and treat the apartment and building that are infested. You must make any necessary preparations, such as cleaning, dusting or vacuuming, prior to treatment in accordance with the recommendations of the licensed pest control service that we have provided. Unless otherwise prohibited by law, you are responsible for and must, at your own expense, have your own personal property, furniture, clothing, and possessions treated accordingly to accepted treatment methods established by a licensed pest control firm that we approve. You must remove or destroy personal property that cannot be treated or cleaned as determined by the licensed pest control professional we have provided. Any items you remove from the apartment must be disposed of off-site in an enclosed plastic bag and not in the property's trash receptacles. If we confirm the presence or infestation of bed bugs in your apartment, we have the right to require you to temporarily vacate the apartment and remove all furniture, clothing and personal belongings in order for us to perform pest control services. If you fail to cooperate with us, you will be in default, and we will have the right to terminate your right of occupancy and exercise all rights and remedies under the Lease Contract.

8. RESPONSIBILITIES. If you fail to comply with any of the requirements contained in this Addendum, you may be required to pay all reasonable costs of cleaning and pest control treatments incurred by us to treat your apartment for bed bugs. If we confirm the presence or infestation of bed bugs after you vacate your apartment, you may be responsible for the cost of cleaning and pest control treatments. If we must move other residents in order to treat adjoining or neighboring apartments to your apartment, you may be liable for payment of any lost rental income and other expenses incurred by us to relocate the neighboring residents and to clean and perform pest control treatments to eradicate infestations in other apartments. If you fail to pay us for any costs you are liable for, you will be in default, and we will have the right to terminate your right of occupancy and exercise all rights and remedies under the Lease Contract, and obtain immediate possession of the apartment. If you fail to move out after your right of occupancy has been terminated, you will be liable for holdover rent under the Lease Contract.

9. TRANSFERS. If we allow you to transfer to another apartment in the community because of the presence of bed bugs, you must follow all directions from us or our agents to clean and treat your personal possessions, including clothing, furniture, or other personal property, and you must remove or destroy personal property that cannot be treated or cleaned, as determined by the licensed pest control professional we have provided.

10. SPECIAL PROVISIONS. The following special provisions control over conflicting provisions of this printed form:

You are legally bound by this document. Please read it carefully.
By signing below, you acknowledge that you have received a copy of the information brochure, published by the EPA, entitled Bed Bug Prevention, Detection and Control.

Resident or Residents
(All residents must sign)

Lynda Schueler

Owner or Owner's Representative
(Signs below)

Michael Jones

Date of Signing Addendum

09/16/2022

You are entitled to receive an original of this Addendum after it is fully signed. Keep it in a safe place.



Day-to-Day Prevention

Bed bugs are excellent hitchhikers, so be extra careful when traveling (see tips below). Change and wash bedding regularly. Do not bring second-hand furniture into your home unless you have thoroughly inspected and cleaned the items first. Reduce clutter.

Traveling Tips

Inspect mattress and headboard with flashlight. Keep bags, luggage, and backpacks off the bed. Inspect and then use a luggage rack. Never place clothes, or jackets, on bed or couch. Do not store clothes in dresser. If you are concerned about exposure, after travel, seal all items in plastic bags until time for washing or treatment. Unpack clothes directly into washer / dryer. Inspect luggage closely with flashlight and magnifying glass for bed bugs upon returning home.

Bites and Disease

Bed bugs are not known to transmit disease. Bites are often painless and occur at night while you are sleeping. Some people suffer allergic reactions and develop painful swelling.

Pesticide Safety First!
Read the Label.

How to Hire a Pest Control Operator

Call several licensed and insured companies, compare services and get written estimates. Insist on and check references. Look for companies that offer an IPM solution offer both chemical and non-chemical treatment options give a pre-treatment check-list perform pre-treatment inspection recommend both interceptors and encasements offer two or more service visits and follow-up



Bed Bug Prevention, Detection and Control

Bed bugs are parasites that seek out sleeping people or animals for a blood meal. After feeding, they hide. It is challenging, but not impossible, to prevent; detect and control bed bugs due to their small size and ability to squeeze into cracks and crevices, where they are often unnoticed.

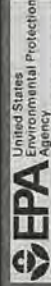
Pesticides alone generally will not eliminate bed bugs. Effective bed bug control requires Integrated Pest Management (IPM). IPM is an environmentally sensitive approach to pest management that relies on knowledge of the pest, plus common sense practices, such as inspection, monitoring, reducing clutter, the use of physical barriers, and the judicious use of pesticides.



Before Using Pesticides

Some pesticides are considered minimum risk. EPA does not register and check for effectiveness of these products. These products do not have EPA registration numbers on the label. Never use outdoor pesticides indoors. Some pesticides and total release foggers are highly flammable. Improper use may cause a fire. Never overuse pesticides. More is not better! Read, understand, and follow the label-use directions.

Be Alert, Be Aware,
Bed Bugs Could be Anywhere!



United States
Environmental Protection
Agency

735F12013

For more information on bed bugs and IPM go to:
www.epa.gov/bedbugs
Pesticide Poisoning: Call 1-800-222-1222

The important thing is to act fast — before they have time to multiply.

Early detection and prompt response will avoid larger problems.

Where do Bed Bugs Hide?

Mattresses, box springs, bed frames and head boards (along seams and piping, under handles and labels).

Under the thin dust cloth on bottom of box spring.

Seams and fabric folds in curtains and under furniture, including chairs and sofas.

Under wall-to-wall carpeting and padding.

Anywhere there are cracks, crevices or nail holes in walls, and under wood moldings and baseboards.

Under loose wallpaper and seams, and where ceiling and wall meet.

In and behind picture frames and mirrors.

Clothing and clutter stored in closets, under beds and elsewhere.

Inside switch plates, electrical outlets, clocks, computers, phones, televisions and smoke detectors.

On and in recently used luggage, backpacks and bags.

Inspect carefully



Don't pass bed bugs onto others!



Bed Bug Identification

Eggs: tiny, white, and glued to surfaces.

Nymphs are light colored, from 1/16th".

Adults are rusty red, apple seed sized, 3/8".

Six legs, oval, flattened from top to bottom.

Do not jump or fly, but are good runners.

They tend to congregate together.

They can live several months without a blood meal.

Important: Capture several examples of the pest and have them identified by a qualified expert before taking any further actions.

Signs of Bed Bugs

Small, whitish shed skins and rusty spots on bed linens which are droppings and blood stains from crushed bugs.

Live bed bugs of any size.

Eggs and casings among droppings or in crevices where adults hide.

An offensive, sweet, musty odor from the bed bugs when infestations are severe.

You may have red, itchy welts or rashes from bites; however, bite marks are **not** a reliable indication of a bed bug infestation.

Bed bugs are no one's fault. They don't discriminate - anyone can have them.

Caulk cracks and spaces. Intercepter under leg



Integrated Pest Management

1. Physical Control Methods

Vacuuming reduces bed bug populations.

Clean and vacuum bed prone areas daily.

Immediately seal and dispose of vacuum bag.

Install encasements on mattress and box spring.

Install bed bug interceptors under bed and furniture legs.

Make the bed an island: Keep bed away from wall and do not let bedding touch the floor.

Remove clutter where bed bugs can hide.

Isolate infested items in sealed plastic bags or containers. Treat items in hot dryer for 30 min.

Clean and scrub seams / folds with detergent.

Seal cracks where bed bugs can hide.

If you live in an apartment or other multi-family dwelling, and you see a bed bug, contact your landlord immediately.

2. Non-chemical Controls

Items that cannot be washed or dried may be steamed, heated or frozen using specialized equipment. Raising the indoor temperature with a thermostat or space heaters will not work, nor will placing items in the home freezer. Contact a bed bug management professional for advice.

3. Pesticide Controls

Pesticides are an important part of the IPM toolbox. Please view cautions listed — over.

Mattress and box spring encasements



RESIDENTIAL TENANT LANDLORD ORDINANCE SUMMARY

This is a summary of the RTLO Ordinance. The landlord must attach this Summary when offering a rental agreement and at any offering for renewal. If it is not provided, you may let the landlord know that they have 2 days to provide it. If the landlord does not, a renter may terminate their lease.

WHAT RENTAL UNITS ARE COVERED BY THE RTLO? (Sec. 12-6-2)

All rental units are subject to the anti-lockout provisions. For all other regulations, almost all rental units in Oak Park are included (including mobile homes and subsidized units) except:

- Units in owner occupied buildings with six or fewer units
 - Units in hotels, motels, rooming houses, unless rent is paid on a monthly basis and unit is occupied for more than 32 days
 - School dormitory rooms, shelters, employee's quarters, non-residential rental properties, and owner-occupied co-ops
- A single-family home or condominium if (1) the owner is only renting that one rental property, and (2) the owner or an immediate family member has lived in the home within the year

BUT: If the residence is in an exempted unit, the landlord must notify a prospective tenant whether they are excluded from the Ordinance before accepting any fees.

LOCKOUTS PROHIBITED. (Sec. 12-6-13)

This section applies to every residential rental unit. There are no exceptions.

- A landlord may not change or remove the locks, remove doors of a rental unit, cut off heat, utility or water service, remove tenant's personal property, or interfere with the tenant's use of the apartment.

REMEDY: The tenant may sue the landlord to get back into the unit, attorney's fees, and damages (twice the actual damages or 2 months' rent, whichever is greater).

WHAT ARE THE TENANT'S RIGHTS? (Sec. 12-6-5)

The tenant has the right to:

- A "habitable" unit and property maintained in compliance with the relevant building codes (Sec. 12-6-5(C))
- Adequate heat
- 48-hour notice before the landlord enters the unit except in emergencies
- A home free of bedbugs
- General rules, which must be in writing, about the tenant's use and occupancy of the unit.

Village of Oak Park Renters Rights and Landlord Protections

IMPORTANT: This is a summary of the Residential Tenant Landlord Ordinance (RTLO). You should review the Ordinance if you have questions. You may want to consult with an attorney, an advocacy organization, or a professional association before making important decisions.

WHAT DOES THE TENANT HAVE A RIGHT TO KNOW? (Sec. 12-6-10)

The landlord must disclose certain information to the tenant:

- The owner's or manager's name, address, and telephone number, including when there is a change of ownership
- Estimated or average utility costs for the past 12 months paid by the tenant to the landlord or utility company, if known by the landlord
- If the property has had any building code violations in the last year
- If a municipality or other utility company threatens to cut off utility service
- If the property has any known lead hazards
- If the landlord has or gets a foreclosure notice.

REMEDY: If the landlord does not disclose this information, the tenant must give the landlord a notice of 2 business days and wait to see if the landlord provides the information. If not, the tenant may be able to end the rental agreement.

WHAT CAN BE INCLUDED IN A LEASE? (Sec. 12-6-4)

A written or verbal lease agreement may not include certain provisions, including:

- Giving up rights to notices (like a 5-day notice)
- Giving up the right to a jury trial
- Preventing the tenant from saying negative statements about the landlord
- Requiring the tenant to give a longer amount of notice for moving than the landlord gives the tenant for not renewing the lease
- Letting the landlord apply rent payments to other costs that the landlord charges to the tenant (like utilities)
- Setting late fees of more than \$10 if the rent is \$1000 or below and more than \$10 plus 5% for any amount of rent over \$1000
- Requiring the tenant to pay attorney's fees in an eviction case.

WHAT CAN THE TENANT DO IF THE LANDLORD DOES NOT MAINTAIN THE UNIT? (Sec. 12-6-6)

The tenant must give the landlord a written notice and time to make repairs. If the landlord does not make repairs after notice of 14 days, the tenant may:

- Hold back a reasonable portion of rent to reflect the reduced value of the unit;
- Make minor repairs costing less than the greater of \$500.00 or one-half month's rent and submit receipts to the landlord to deduct that cost from rent
- End the lease when severe violations are present and vacate within 30 days
- File a court case for damages and injunctive relief
- In case of a fire or other disaster, find another place to stay and end the lease.

BUT: A tenant may not use these remedies if the tenant or guest caused the condition.

WHAT CAN THE TENANT DO IF THE LANDLORD FAILS TO PROVIDE ESSENTIAL SERVICES (HEAT, RUNNING OR HOT WATER, ELECTRICITY, GAS, OR PLUMBING)? (Sec. 12-6-6(D))

If the landlord fails to correct the condition after the tenant gives written notice, the tenant may:

After 24 hours –

- 1) Withhold a reasonable portion of rent to reflect the reduced value of the unit
- 2) Get services, and internet if the lease requires it, and deduct costs from rent after giving receipts to the landlord
- 3) Recover damages and reasonable attorney fees or
- 4) Make landlord pay for substitute housing until condition fixed.

After 72 hours –

- 1) End rental agreement and
- 2) Vacate unit within 30 days.

BUT: The tenant may not exercise this remedy if the tenant or utility supplier caused the condition.

WHAT ARE TENANT'S DUTIES UNDER THE ORDINANCE? (Sec. 12-6-7)

The tenant, the tenant's family, and invited guests must:

- Comply with the obligations imposed on tenants by relevant municipal codes
- Keep their unit safe, use appliances in a safe manner, dispose of their garbage, and not deliberately damage or remove any property
- Not disturb the other tenants
- Allow reasonable access to the unit with landlord notice of, for example, routine and emergency maintenance, unit inspections and to show the unit
- Notify the landlord in writing within 48 hours of seeing bed bugs.

WHAT ARE THE LANDLORD'S RIGHTS? (Sec. 12-6-8)

The landlord may adopt reasonable rules and regulations for the safety of their property and the convenience of co-located tenants. Landlords must provide a copy of the rules and regulations before the tenant moves in. If the landlord adopts the rules after the tenant moves in, the new rules do not apply to the tenant until the tenant agrees in writing.

CAN THE LANDLORD ACCESS A UNIT? (Sec. 12-6-8(B))

- A tenant must allow reasonable access to enter the unit if the landlord gives 2 days' notice by mail, telephone, written notice or other means designed in good faith to provide notice.
- A landlord may give a general notice to all tenants if the landlord needs to make a repair on common areas or in other nearby units.
- The landlord may enter the unit without prior notice if emergency or repairs require access immediately. If emergency access was necessary, the landlord must provide tenant with notice of entry within 2 days after the emergency entry.
- Otherwise, the landlord should enter at reasonable times (8:00 AM – 8:00 PM or at tenant's request).

A tenant landlord may enter the rental unit to:

- Inspect the premises as required by a government agency
- Make necessary repairs, alterations, improvements where access is required.
- Supply necessary services
- Show the unit to a prospective purchasers or workmen
- Show the dwelling unit to prospective tenants within 60 days of the expiration of the rental agreement.

REMEDY: If the landlord makes an unlawful or unreasonable entry, repeatedly demands entry, or makes the tenant feel harassed, the tenant may file suit and recover 1 month's rent or twice the damages, whichever is greater, and attorney's fees.

WHAT IF THE TENANT VIOLATES THE LEASE? (Sec. 12-6-9)

LATE RENT. If the tenant pays rent late, the landlord can charge a late fee. If the tenant does not pay rent, the landlord may give the tenant a 5-day notice.

- The late fee is \$10 if the rent is \$1000 or less.
- If the rent is more, the late fee is \$10 plus 5% of the amount over \$1000.

REMEDY:

- The tenant has the right to pay the back rent during the 5-day notice. If the tenant does not pay, the landlord can file an eviction.
- The tenant still has the right to pay the rent and certain additional costs after the landlord has filed an eviction case. If rent and fees are paid in full, then the landlord must dismiss the case. The tenant can only "pay and stay" and cause the landlord to dismiss a court case 1 time.

OTHER LEASE VIOLATIONS.

If the tenant violates the lease in a material way other than not paying rent, the landlord may give the tenant a 10-day notice.

REMEDY: The tenant has the right to fix the problem within the 10 days. If the landlord accepts the rent due or does not file an eviction 30 days after giving either a 5-day or a 10-day notice, then the landlord cannot file an eviction case.

OTHER NON-RENEWAL. The landlord needs to give the tenant a 60-day notice to renew or end the lease.

REMEDY: If the landlord does not give a 60-day notice, the tenant may stay for 120 days after written notice is given. During this time, the terms and conditions of the lease stay the same.

WHAT HAPPENS IF THE LANDLORD THINKS THE TENANT HAS ABANDONED THE UNIT? (Sec. 12-6-9(B)(2))

If the landlord believes that the tenant has abandoned the unit, the landlord can try to rent it to someone else. The landlord may decide that the tenant has abandoned the unit only if the tenant:

- Gave the landlord written notice that the tenant has abandoned the unit, or
- Has not been in the unit for 32 days, removed their property, and not paid rent.

If the landlord believes that the tenant has abandoned possessions in the unit, the landlord needs to hold onto the property and determine its value.

- For property without value: Throw away after 7 days without notice.
- For property with value: Give tenant written notice to remove property within 7 days. Landlord may sell the property and keep the proceeds for the tenant. The landlord may keep the money if the tenant does not claim it within 1 year.

CAN THE LANDLORD ACCEPT SUBLEASES? (Sec. 12-6-9(B)(2))

The landlord should accept reasonable subleases.

If a tenant moves prior to the end of the rental agreement, the landlord must make a good faith effort to find a new tenant at a fair rent.

BUT: If the landlord is unsuccessful in re-renting the unit, the tenant remains liable for the rent, as well as the landlord's cost of advertising.

WHAT ARE THE REQUIREMENTS FOR MOVE-IN FEES? (Sec. 12-6-4)

A landlord may charge a move-in fee, but must:

- Charge a move-in fee only that is reasonable and related to the cost of the tenant moving in
- Give an estimate of the move-in fee which includes detail of the landlord's cost of the tenant moving in
- Not change the name of a fee or deposit to get around these rules.

WHAT HAPPENS WHEN THE TENANT THINKS THE LANDLORD IS RETALIATING? (Sec. 12-6-12)

The tenant has the right to complain or speak publicly about their tenancy to governmental agencies or officials, police, media, community groups, tenant unions or the landlord.

The landlord cannot retaliate by terminating or threatening to end a lease, increasing rent, decreasing services, bringing or threatening to bring an eviction action, or refusing to renew a lease agreement in reaction to a tenant making a complaint.

The tenant may claim retaliation as a defense to an eviction or as a case against the landlord and shall receive damages and attorney's fees if the tenant succeeds.

BUT: The landlord may still end a lease or increase rent if the landlord has a legitimate reason to do so that is not related to any complaints by the tenant. The landlord may rebut the tenant's retaliation claim from 1-year prior by proving a legitimate, non-retaliatory basis for the conduct. A landlord's behavior is not retaliatory if a code violation was caused by the tenant, family member of the tenant, or guest of the tenant. If a tenant makes a complaint of retaliation after the notice of a rent increase, there will not be a presumption of retaliation.

FREE LEGAL ASSISTANCE

Cook County Legal Aid for Housing and Debt

Visit: www.CookCountyLegalAid.org

Call: 855-956-5763

WHAT ARE THE SECURITY DEPOSIT REQUIREMENTS? (Sec. 12-6-11)

A landlord may charge a security deposit, but must:

- Charge no more than 1.5 times monthly rent for security deposit
- Give a receipt for a security deposit that provides the owner's name, the date it was received and a description of the dwelling unit. It must be signed by the person accepting the security deposit, unless the tenant pays the security deposit by electronic funds transfer, then landlord may give an electronic receipt
- Hold all security deposits in a federally insured account in an Illinois financial institution separate from the landlord's other accounts
- Tell the tenant in writing the name of the financial institution where the landlord will deposit the security deposit
- Inform the tenant of the new account if the landlord transfers the security deposit into a new account
- Return the security deposit within 30 days after the tenant moves out
- Only keep money from the security deposit if the tenant owes rent or court fees, if the landlord has gone to court (but not attorney's fees) or for reasonable costs that the landlord has paid for the repair of the unit (but not costs for "ordinary wear and tear")
- Provide a detailed explanation of the costs within 30 days if the landlord has kept money from the security deposit for repair
- Be responsible to return the security deposit if the landlord sells the property until the first landlord gives the money to the second landlord and gives the tenant written notice; then the second landlord is responsible for the security deposit.

REMEDY: If the landlord charges too much for security deposit, does not return the security deposit, or does not give the tenant proof of the expenses for any repairs deducted from the security deposit, the tenant may sue the landlord and shall receive damages equal to 2 times the security deposit plus attorney's fees.

If the landlord makes a mistake with the paperwork on the security deposit, the tenant must first give the landlord a notice and wait 2 business days to see if the landlord corrects the paperwork. If the paperwork is not corrected, the tenant may sue the landlord.

If the landlord does not give the proper receipt for the security deposit, the tenant is entitled to the immediate return of the security deposit.

**ACKNOWLEDGMENT OF RECEIPT OF VILLAGE OF
OAK PARK RESIDENTIAL TENANT LANDLORD ORDINANCE SUMMARY**

This Acknowledgment is incorporated into the Apartment Lease Contract dated September 16, 2022
between RC Management Services Corporation

(“We” and/or “we” and/or “us”) and Housing Forward

(“You” and/or “you”) of Unit No. Coach House located at 232 N. Euclid , Oak Park IL 60302
(street address)
in Oak Park, IL 60302 and is in addition
to all terms and conditions in the Apartment Lease Contract.

In accordance with the Village of Oak Park Ordinances, we are delivering to you a copy of the Summary of the Village of Oak Park Residential Tenant Landlord Ordinance as prepared by the Village of Oak Park. Resident(s) hereby acknowledges receipt of this summary.

Resident or Residents
(All residents must sign here)

Lynda Schueler

Owner or Owner’s Representative
(signs here)

Michael Jones

Date of Lease Contract

09/16/2022



CRIME-FREE HOUSING LEASE PROVISION

Prohibition Against Criminal Activity on Premises

- 1) The Tenant, any member of the Tenant's household, Tenant's guest(s), and any person under Tenant's control shall not engage in or facilitate criminal activity on the leased premises or on Lessor's property, which includes the leased premises, at:

RESIDENT'S ADDRESS AND UNIT #:232 N. Euclid , Oak Park IL 60302 #Coach House, Oak

- 2) The Tenant, any member of the Tenant's household, Tenant's guest(s), and any person under Tenant's control shall not permit the leased premises to be used for, or to facilitate, criminal activity, regardless of whether the individual engaging in such activity is a member of the household, or a guest.
- 3) The Tenant, any member of the Tenant's household, Tenant's guest(s), and any person under Tenant's control shall not engage in or facilitate any breach of the lease agreement that jeopardizes the health, safety, and welfare of the landlord, his agent, or other tenant, or involves imminent or actual serious property damage.
- 4) The Tenant is vicariously liable for the criminal activity of any member of the Tenant's household, Tenant's guest(s), and any person under Tenant's control, whether or not the Tenant had knowledge of the activity or whether or not the household member or guest was under the Tenant's control.
- 5) One or more violations of subsections 1, 2, or 3 of this Lease Section constitute a substantial violation and a material noncompliance with the Lease. Any such violation is grounds for termination of tenancy and eviction from the leased premises. Unless otherwise required by law, proof of violation shall not require a criminal conviction, but shall be by a preponderance of the evidence.
- 6) In case of conflict between the provisions of this addendum and any other provision of the lease, the provisions of this addendum shall govern.
- 7) For purposes of this Lease Section, criminal activity shall mean:
 - a) Any offense defined and prohibited by Article 9 (Homicide) of the Criminal Code of 2012, 720 ILCS 3/0-1, et seq.
 - b) Any offense defined and prohibited by Article 19 (Kidnapping and related offenses) of the Criminal Code of 2012, 720 ILCS 5/10-1, et seq.
 - c) Any offense defined and prohibited by Article 11 (Sex Offenses), Subdivision 15 (Prostitution Offenses) of the Criminal Code of 2012, 720 ILCS 5/11-14, et seq.
 - d) Any offense defined and prohibited by Article 12 (Bodily Harm) of the Criminal Code of 2012, 720 ILCS 5/12, et seq.
 - e) Any offense defined and prohibited by Article 16 (Theft) of the criminal code of 2012, 720 ILCS 5/12, et seq.
 - f) Any offense defined and prohibited by Article 20-2 (Possession of Explosives or Incendiary Devices) of the Criminal code of 2012, 720 ILCS 5/20-2, et seq.

- g) Any offenses defined and prohibited by Article 21-1 (Damage and Trespass to Property) of the Criminal Code of 2012, 720 ILCS 5/21-1, et seq.
- h) Any offense defined and prohibited by Article 24 (Deadly Weapons) of the Criminal Code of 2012, 720 ILCS 5/24-1, et seq.
- i) Any offense defined and prohibited by Article 25 (Mob Action) of the Criminal Code of 2012, 720 ILCS 5/25-1, et seq.
- j) Any offense defined and prohibited by Article 26 (Disorderly Conduct) of Criminal Code of 2012, 720 ILCS 5/26-1, et seq.
- k) Any offense defined and prohibited by Article 28 (Gambling) of the Criminal code of 2012, 720 ILCS 5/31-1, et seq.
- l) Any offense defined and prohibited by Article 31 (Interference with Public Officers) of the Criminal Code of 2012, 720 ILCS 5/31-1, et seq.
- m) Any offense defined and prohibited by Section 37-1 (Maintaining Public Nuisance) of the Criminal Code of 2012, 720 ILCS 5/37-1.
- n) Any offense defined and prohibited by Section 6-16 (Prohibited Sales and Possession) or Section 6-20 (Transfer, Possession, and Consumption of Alcoholic Liquor; Restrictions) of the Liquor Control Act of 1934, 235 ILCS 5/6-16 and 5/6-20.
- o) Any offense defined and prohibited by the Cannabis Control Act, 720 ILCS 550/1, et seq.
- p) Any offense defined and prohibited by the Illinois Controlled Substances Act, 720 ILCS 570/1, et seq.
- q) Any inchoate offense defined and prohibited by Article 8 (Inchoate Offenses) of the Criminal Code of 2012, 720 ILCS 5/8-1, et seq., which is relative to the commission of any of the aforesaid principal offenses.
- r) Any offense that constitutes a felony under state or federal law or Class A misdemeanor under state law.

This LEASE ADDENDUM is incorporated in the lease executed or renewed this day between the Owner and Tenant.

Lynda Schueler

Date: 09/16/2022

Tenant Signature

Date: _____

Tenant Signature

Date: _____

Tenant Signature

Date: _____

Tenant Signature

Michael Jones

Date: 09/16/2022

Owner/Property Manager Signature

Property Name /Location Clinton Court

232 N. Euclid , Oak Park IL 60302 #Coach House ,

Oak Park Model Lease Addendum

Address 232 N. Euclid , Oak Park IL 60302, Oak

Unit Number Coach House

09/16/2022

Term of the Lease

1. **LANDLORD'S DUTY TO MAINTAIN** Landlord, at all times during the term of the lease, shall maintain the premises in substantial compliance with all applicable provisions of the Oak Park Housing Code and Municipal Code and shall promptly make any and all repairs necessary to fulfill this obligation.
2. **NOTICE OF CODE VIOLATIONS** Landlord agrees to provide to tenant in writing at the time of entering into this Lease, or at any time subsequent, a list of any code violations in litigation affecting the dwelling and common areas. The Landlord shall not, however, be required to provide the Tenant with a list of code violations, which are not in litigation. The tenant may request and obtain from the Village, without interference or objection from the landlord, a list of any code violations, which have been cited by the Village of Oak Park during the previous 12 months for the tenant's dwelling unit.
3. **NOTICE OF UTILITY SHUT-OFFS** The landlord agrees not to remove any legally posted notice of intent by any utility provider to terminate water, gas, electricity or other utility service to the apartment or common areas caused by the landlord's actions. Landlord shall also promptly disclose any information requested by tenant as to the type of service to be terminated, the intended date of termination and whether the termination will affect the apartment, the common areas or both.
4. **LOCK-OUT PROHIBITED** Landlord, or any person acting at landlord's direction is prohibited from knowingly ousting or dispossessing or threatening or attempting to ousting or dispossess tenant from the apartment without authority of law by plugging, changing, adding or removing any lock or latching device, or by blocking any entrance, removing any door or windowing, interfering with the service to the apartment (including electricity, gas, hot or cold water, plumbing, heat or telephone service), or by use of threat of force, violence or injury to tenant's person or property, or by any act rendering the apartment or any part thereof or any personal property located therein inaccessible or uninhabitable.

A lockout is not where (1) landlord acts in compliance with the laws of Illinois to forcible entry and detainer and engages the Sheriff of Cook County to forcibly evict tenant and the tenant's property; or (2) landlord acts in compliance with the laws of the State of Illinois pertaining to distress for rent; or (3) landlord interferes temporarily with possession only as necessary to make needed repairs or inspections provided by law, or (4) tenant has abandoned the dwelling unit.

5. **RETURN OF SECURITY DEPOSIT IN APARTMENT BUILDING WITH 4 OR MORE UNITS** With regard to lease agreements entered into on or after June 1, 1992, the landlord shall, within 45 days after the date of that tenant vacated the apartment, return to tenant the security deposit or any balance thereof and the required interest thereon; provided however, that landlord may deduct from the security deposit and interest due thereon for the following:
 - A. Unpaid rent; and/or
 - B. A reasonable amount necessary to repair any damage caused to premises by tenant or any person under tenant's control or on the premises with tenant's consent, reasonable wear and tear excluded.

In the case of such damage, landlord shall deliver or mail to the last known address of tenant within 30 days an itemized statement of the damages, caused to the premises and the estimated or actual cost for repairing each item on that statement, attaching copies of the paid receipts for the repair and replacement. If the estimated cost is given, landlord shall furnish tenant with copies of paid receipts and a certification, if the work was performed by landlord's employees, within 30 days from the date the statement showing the estimated cost was furnished to the tenant.

Revised 1/16/19

6. **INTEREST OF SECURITY DEPOSIT IN APARTMENT BUILDING WITH 4 OR MORE UNITS** As of December 6, 1993, interest shall be computed at a rate equal to the interest paid by the state's largest commercial bank, as measured by its total assets, on minimum deposit pass book saving accounts as of December 31 of the calendar year immediately preceding the inception of the rental agreement.
7. **LANDLORD PROHIBITED FROM WAIVING LIABILITY FOR DAMAGES CAUSED BY NEGLIGENT ACTS OF LANDLORD, AGENTS, SERVANTS, EMPLOYEES IN A LEASE** The parties agree that nothing contained in this Lease Agreement shall be construed by either party as a waiver of the landlord's liability for damages caused by the negligent acts of the landlord or the landlord's agents, servants or employees.
8. **RETIALIATORY CONDUCT BY LANDLORD PROHIBITED** Landlord may not knowingly terminate this lease, increase rent, decrease services, bring or threaten to bring a lawsuit against tenant for possession or refuse to renew this lease because tenant has in good faith complained of code violations applicable to the premises to a government agency, elected representative, or a public official charged with responsibility for code enforcement.
9. **TENANT'S DUTY TO TAKE REASONABLE STEPS TO KEEP DWELLING UNIT IN A SAFE AND SANITARY CONDITION** Tenant, at all times during the term of this lease, shall take all reasonable steps to keep that part of the dwelling, dwelling unit, rooming unit, yards, courts, garages, fences and appurtenant structures which the tenant occupies or over which has exclusive possession, and right of control in a safe and sanitary conditions, clear and free from any accumulations of dirt, filth, junk, rubbish, garbage, stagnant water or similar matter, from vermin or rodent infestations and from materials or conditions of maintenance which tend to encourage or support such infestation or such accumulations and keep all plumbing heating and ventilations fixtures therein a clean and sanitary conditions and shall be responsible for the excessive or reasonable care in the proper use and operation thereof, and in a safe and proper operation of all electrical fixtures and convenience outlets in such dwelling unit.

The parties agree to request an inspection by the appropriate Village inspector, (Health, Fire, Building, Housing or Animal Control) whenever a dispute or question arises as to either party's maintenance or operations responsibilities under provisions of the Village's codes. The initial request for an inspection may be made by calling the Village Hall at 708-358-5440 and requesting the appropriate department.

10. **OVERNIGHT PARKING** Except in areas specifically designated by the Village for on-street overnight permit parking, night parking is prohibited on all Village streets from 2:30am to 6:00am. The tenant is responsible for providing a legal parking space for tenant's vehicle during those hours to the extent such parking is not provided by the landlords. The tenant may contact the Village permit office at 708-358-PARK for assistance in this regard.
11. **PETS** The Village requires a current license and rabies inoculation for (a) all dogs and (b) all cats, which are allowed to run at large. It shall be unlawful for an owner to permit a dog, except on a leash controlled by the owner or any other responsible person authorized by the owner, to use or be upon any public street, sidewalk, parkways, public area or unenclosed premises within the Village. No leash shall be longer than eight feet (8") in length. The owner of every animal shall be responsible for removal and any sanitary disposition of any excreta deposited by this animal(s) anywhere in the Village. When accompanying the animal outside his premises, he shall have on his person suitable means for the removal of such excreta.

No person shall keep or permit more than one cat (if allowed to run at large) or two cats (who are not allowed out-of-doors) or on dog in any unit of a multi-family residence within the Village.
12. **NOTICE OF PESTICIDE APPLICATION** In accordance with Section 20-10*4B of the Oak Park Village Code, whenever pesticides are to be applied by a commercial applicator indoors in a residential building containing one or more residential rental or condominium units, the applicator shall notify the occupants by placing markers or other notice on the front and rear entrances to the residential portions of such buildings at least two days prior to the applications. Whenever pesticides are to be applied in individual rental or condominium dwelling units in a residential building, and commercial and non-commercial

applications shall provide notice to occupant by mail or by placing the notice under the door of such unit at least two days prior to the application. The marker or notice for the front and rear entrances and the individual unit shall be the same and shall include the statement: "Warning- Pesticide Applications" and shall state the date of the applications and phone number, along with the words "For Further Information." Detailed information on the pesticide application shall be available through the posted phone number prior to the date of application.

- 13. **TENANT'S HANDBOOK** The Oak Park Tenant's Handbook is available to tenants free of charge in the Community Relations Department located in the Village Hall at 123 Madison Street, 708-358-5405. The handbook is an aid to new tenants in acclimating them to life in the Village. The handbook describes general landlord and tenant rights and responsibilities, while acquainting tenant with laws which are unique to Oak Park, including the Human Rights Ordinance, the Housing Code and on-street parking ban. It also provides directories, maps and lists of government, community and civic organizations.

Lynda Schueler _____ 09/16/2022
Tenant and Date

Tenant and Date

Tenant and Date

Tenant and Date

Michael Jones _____ 09/16/2022
Landlord and Date

E-SIGNATURE CERTIFICATE

This certificate details the actions recorded during the signing of this Document.



DOCUMENT INFORMATION

Status	Signed
Document ID	337057951
Submitted	09/16/22
Total Pages	39
Forms Included	Lead Hazard Disclosure Addendum, All-In-One Utility Addendum, Mold Information and Prevention Addendum, Lease Contract Buy-Out Agreement, Community Policies, Rules, & Regulations, No-Smoking Addendum, Cook County Apartment Lease, Cook County Bed Bug Addendum, Village of Oak Park Residential Tenant Landlord Ordinance with Acknowledgement of Receipt, Crime-Free Housing Lease Provision, Oak Park Model Lease Addendum

PARTIES

Lynda Schueler

signer key: b30e7cb051becaac2d1218c532302b21

IP address: 99.74.11.205

signing method: Blue Moon eSignature Services

authentication method: eSignature by email lschueler@housingforward.org

browser: Mozilla/5.0 (iPhone; CPU iPhone OS 15_6 like Mac OS X) AppleWebKit/605.1.15 (KHTML, like Gecko) CriOS/105.0.5195.100 Mobile/15E148 Safari/604.1

Lynda Schueler

Michael Jones

signer key: 4ef39148533a65e07dbf635ff1ea7e20

IP address: 10.100.20.235

signing method: Blue Moon eSignature Services

authentication method: eSignature by email mjones@oakparkrc.com

browser: PHP 7.3.29/SOAP

Michael Jones

(Property Manager)

DOCUMENT AUDIT

- 09/16/22 08:59:17 AM CDT Lynda Schueler accepted Consumer Disclosure
- 09/16/22 09:00:33 AM CDT Lynda Schueler initialed Lead Hazard Disclosure Addendum
- 09/16/22 09:00:37 AM CDT Lynda Schueler initialed Lead Hazard Disclosure Addendum
- 09/16/22 09:00:40 AM CDT Lynda Schueler signed Lead Hazard Disclosure Addendum
- 09/16/22 09:01:32 AM CDT Lynda Schueler dated Lead Hazard Disclosure Addendum
- 09/16/22 09:02:13 AM CDT Lynda Schueler signed All-In-One Utility Addendum
- 09/16/22 09:02:18 AM CDT Lynda Schueler dated All-In-One Utility Addendum
- 09/16/22 09:02:32 AM CDT Lynda Schueler signed Mold Information and Prevention Addendum
- 09/16/22 09:02:39 AM CDT Lynda Schueler signed Lease Contract Buy-Out Agreement
- 09/16/22 09:02:47 AM CDT Lynda Schueler signed Community Policies, Rules, & Regulations
- 09/16/22 09:02:49 AM CDT Lynda Schueler dated Community Policies, Rules, & Regulations
- 09/16/22 09:03:04 AM CDT Lynda Schueler signed No-Smoking Addendum
- 09/16/22 09:03:16 AM CDT Lynda Schueler signed Cook County Apartment Lease
- 09/16/22 09:03:25 AM CDT Lynda Schueler signed Cook County Bed Bug Addendum

DOCUMENT AUDIT CONTINUED

15	09/16/22 09:03:35 AM CDT	Lynda Schueler signed Village of Oak Park Residential Tenant Landlord Ordinance with Acknowledgement of Receipt
16	09/16/22 09:03:42 AM CDT	Lynda Schueler signed Crime-Free Housing Lease Provision
17	09/16/22 09:03:45 AM CDT	Lynda Schueler dated Crime-Free Housing Lease Provision
18	09/16/22 09:04:02 AM CDT	Lynda Schueler signed Oak Park Model Lease Addendum
19	09/16/22 09:04:05 AM CDT	Lynda Schueler dated Oak Park Model Lease Addendum
20	09/16/22 09:04:16 AM CDT	Lynda Schueler submitted signed documents
21	09/16/22 10:04:35 AM CDT	Michael Jones Initialed Lead Hazard Disclosure Addendum
22	09/16/22 10:04:35 AM CDT	Michael Jones signed Lead Hazard Disclosure Addendum
23	09/16/22 10:04:35 AM CDT	Michael Jones dated Lead Hazard Disclosure Addendum
24	09/16/22 10:04:35 AM CDT	Michael Jones signed All-In-One Utility Addendum
25	09/16/22 10:04:35 AM CDT	Michael Jones dated All-In-One Utility Addendum
26	09/16/22 10:04:35 AM CDT	Michael Jones signed Mold Information and Prevention Addendum
27	09/16/22 10:04:35 AM CDT	Michael Jones signed Lease Contract Buy-Out Agreement
28	09/16/22 10:04:35 AM CDT	Michael Jones signed Community Policies, Rules, & Regulations
29	09/16/22 10:04:35 AM CDT	Michael Jones dated Community Policies, Rules, & Regulations
30	09/16/22 10:04:35 AM CDT	Michael Jones signed No-Smoking Addendum
31	09/16/22 10:04:35 AM CDT	Michael Jones signed Cook County Apartment Lease
32	09/16/22 10:04:35 AM CDT	Michael Jones signed Cook County Bed Bug Addendum
33	09/16/22 10:04:35 AM CDT	Michael Jones dated Cook County Bed Bug Addendum
34	09/16/22 10:04:35 AM CDT	Michael Jones signed Village of Oak Park Residential Tenant Landlord Ordinance with Acknowledgement of Receipt
35	09/16/22 10:04:35 AM CDT	Michael Jones dated Village of Oak Park Residential Tenant Landlord Ordinance with Acknowledgement of Receipt
36	09/16/22 10:04:35 AM CDT	Michael Jones signed Crime-Free Housing Lease Provision
37	09/16/22 10:04:35 AM CDT	Michael Jones dated Crime-Free Housing Lease Provision
38	09/16/22 10:04:35 AM CDT	Michael Jones signed Oak Park Model Lease Addendum
39	09/16/22 10:04:35 AM CDT	Michael Jones dated Oak Park Model Lease Addendum
40	09/16/22 10:04:34 AM CDT	Michael Jones submitted signed documents

