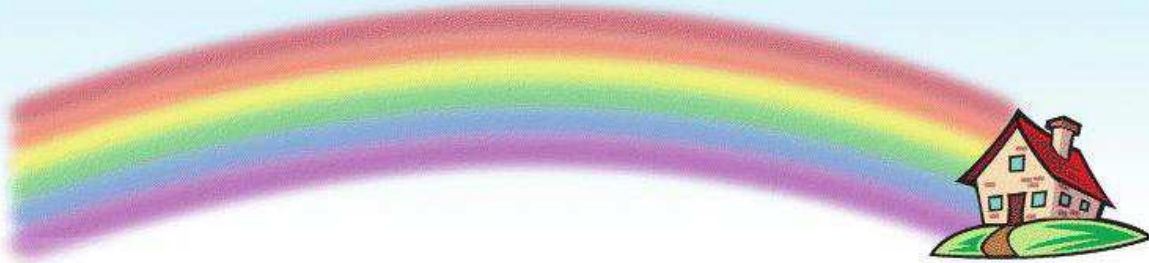


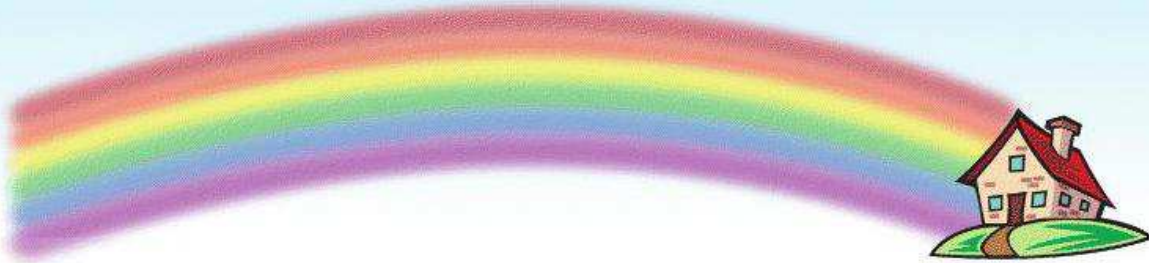
Aging and Disability Foundation
Supportive Housing



A Public Charity Strategic Outline

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Our Mission

The Aging and Disability Foundation's core mission is to provide affordable housing for seniors, veterans and persons who are physically disabled. Providing housing and supportive services are the platform for supporting residents in maintaining their independence and self determination in a clean, safe and attractive environment.



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1.0 Executive Summary

The Aging and Disability Foundation was inaugurated in April, 2011 with a determination to address the needs of individuals living with physical/mental disabilities along with their aging parents. The Baby Boomer generation, now entering retirement, along with their living parents articulates a growing population which is destined to climb. Veterans, senior citizens, as well as persons with disabilities are faced with challenges pertaining to housing, medical attention, and other basic necessities essential for life. The increasing expense of modern medical technology, the departure of institutional facilities, and a diminishing income level among aged parents with disabled children reflects a growing need for adequate living accommodations that are delivered with care and compassion.

Personal experience has taught this foundation that its friends, neighbors, and a large segment of society is in need of living amenities that are dedicated to keeping maturing families intact. The Aging and Disability Foundation is a charitable organization with the capacity and aptitude to embrace this growing demand. The primary mission is to provide affordable housing and services that meet the special needs of Illinois' senior citizens, veterans, and persons with disabilities.

The strategic focus of this plan will implement three endeavors which will transpire in three separate stages. 1) Veterans, This is Your Home Program 2) Let's Stay Put Program, and 3) Hope Homes. Acquisition of properties, structural renovation, and recruitment/ employment of various contractors and medical/administrative staff are needed to commence the projects. Success is achieved through proper planning, community volunteering, appropriate funding, and commitment from the Board of Directors.

The Aging and Disability Foundation is seeking financial assistance through various government grant programs, it has already applied to HUD section 202 for an acquisition cost grant. An appeal to the National Community Stabilization Trust program, the Illinois Founders Fund, and the Illinois Housing Development Authority along with inquiring various banking and financial institutions with philanthropic grant programs will be generated to provide assistance in funding. Finally, private donations, fundraising events, and the petitioning of sponsors is essential to meet the requisite of this organization.

The foundation is a member of the Suburban Alliance of Homelessness, and the Ahand group local chapter.

1.1 Legal Status

The Aging and Disability Foundation is a public charity and non-profit organization. The IRC classified this type of structure as a 501(c)(3). Contributions are deductible under section 170b of the code. Public charities are tax exempt and prohibited to engage in legislative or political activities. The Aging and Disability Foundation will work in accordance with the Americans with Disabilities Act (1990).

1.2 Location

The Aging and Disability Foundation has an office at 203 Cosman Road, Elk Grove Village, IL 60007.

2.0 Organization/ Board of Directors

The Board of Directors brings together the talents, of financial management, real estate, project management, medical experience with disabled populations, spiritual care, and legal proficiencies.

President– **Robin Schubitz** has over twenty years experience managing a real estate brokerage and is the President of Schubitz Investment Company. She has extensive experience in rehabilitating and renovating investment properties.

Vice President– **David A McGowan** is the owner of Inland Real Estate School, Inc. and President of Northern Illinois Association of Realtors.

Other Board Members

Paul Hoffmann, CPA– Treasurer

Dawn Butler –Secretary

Karen Barnash

J.M. Heffern

Sukanya K. Reddy, MD

Jerome Mortenson

Doug Pradun



3.0 Strategic Focus

The Aging and Disability Foundation has ambitious goals, however it believes with the proper planning and strategic management it can successfully implement its three step approach to targeting a market much needed in the northwestern, western, and northern Chicago suburbs to meet the needs of veterans, seniors, and people with disabilities. Each stage in this plan has a distinct and separate timeline and will necessitate different funding sources and require distinctive resources for implementation.

3.1 Veterans, This is Your Home Program

Objectives:

- Acquisition of donated houses from the National Community Stabilization Trust. This organization helps public charities and non-profit entities by providing solutions to rebuild strong and stable neighborhoods.
- Rent these homes to veterans for a period of two years .
- Approximately 25% of houses will be retrofitted to meet the standards of handicap accessibility. Disabled veterans receive specific benefits from the Veterans Administration and the section 8 HUD regulations.
- Provide services to enable residents to assimilate and sustain independent living. Services include case managers, assistance with credit and money management, and job placement.
- Provide opportunity for residents to purchase the homes after rental agreement ends.
- Sequence continuous intervals as the need arises for future residents and availability of donated houses.
- Commencement and completion of first wave of houses is expected within 12 months.



3.2 Let's Stay Put Program



Objectives:

- Target homeowners who as veterans are in need of retrofitting in order to make their homes more handicapped accessible.
- Construct and adapt amenities as needed.
- Market and promote service as a continual charity in the community.
- Commencement of this program is anticipated within 6 months.

Scope of retrofitting:

- Install bathroom tubs or showers with particular amenities for convenience.
 - Tubs are equipped with soaker, hydrotherapy, air therapy, or dual therapeutic technology capabilities.
 - Chrome grab bars are installed as necessary.
 - Shower conversions include barrier-free pans, ramps, and seats as needed.
 - Plumbing and electrical work is completed in accordance with provided amenities.
 - Toilets, vanity tops, and sinks are also available.
 - Bathroom doors adjusted appropriately to install bathtub and other equipment.
 - Removal of old bathroom fixtures and debris is included in service.
-
- Other retrofits include accessibility to house through doors and ramps for entrance and exiting.

3.3 Hope Homes-A permanent supportive living facility

Objectives:

- Construct or remodel a 120,000 sqft complex designed to house seniors and their disabled dependants.
- Develop property for construction of complex and parking for residents. (Approximately 6 acres.)
- Provide amenities for permanent housing, recreation, and needs of approximately 100 residents.

Amenities include:

- One and two bedroom apartment units with ample storage and washroom facilities.
 - Communal dining space with fully staffed kitchen
 - Laundry facilities
 - Activity/game rooms
 - Social and recreational programming
 - Beauty salon/ hygienic care services
 - Health and fitness center
 - Medical/nursing oversight
 - Maintenance
 - Housekeeping
 - 24 hour response/security
 - Ancillary services
- Full staffing for administration, management, and care giving is needed at complex on a permanent basis. (24/7)



4.0 Needs Analysis

A comprehensive disposition necessitates specific requirements both financial and practical. This foundation has devised a thorough understanding of such needs however a complete synopsis is not possible without first addressing each phase sequentially and systematically. Therefore, an initial outline will be provided and subjective material will be enumerated at the most rudimentary degree. As the success of one phase correlates to the implementation of future phases, this plan will be adapted.

4.1 Financial Needs

Disposition– Veterans, This is Your Home Program:

- The Aging and Disability Foundation will begin this charity with \$25,000 financed from Board President Robin Schubitz. Proceeds are used for administrative and initial expenses for program launch.
- The first houses as detailed in the Veterans, This is Your Home Program will be donated to the charity from the National Community Stabilization Trust, a non-profit organization that is designed to help banking and financial institutions work with community builders to create livable properties and generate work to grow local economies.
- Grants issued through the VA and HUD will be requested and applied for.
- Section 8 vouchers and disability benefits funds are entreated.
- Additional funding will be made through a hard money lender for retrofitting projects.
- Veterans will rent each property for a period of two years until they are able to purchase the residence outright, or another renter can move in.
- Revenue raised from rentals will be used as remuneration to investor to begin within 6 months.
- Properties will be used as collateral to future investors or contributors to the foundation for a continual pattern of retrofitting and housing veterans.

Disposition– Let’s Stay Put Program:

- An initial hard money lender will finance \$500,000 to the foundation to begin work on retrofitting homes for disabled veterans currently settled.
- Grants for adaptive retrofitting will be requested through VA.
- Construction and retrofitting costs must not exceed \$50,000 per house.
- Additional money will be raised through contributions as program proliferates and new homeowners are discovered.

Disposition– Hope Homes:

- Proposed construction for 120,000 sqft complex @ \$150/sqft. Total \$6.7million needed.
- Purchase of 6 acres of land TBD.
- Labor cost for construction TBD.
- Salary of personnel on location TBD.
- Revenue raised by charity and philanthropic contributions.

4.2 Practical Needs

The proposed acquisition of homes designed to accommodate individuals with unique circumstances will entail the planning, design, and construction of specific amenities for each individual domicile.

- Building contracts, licensing, and permits are needed at each residence.
- Interior design, and home decorating is necessary. Some work will be contracted through Philip Louis LLC.

Specialized administrative support will be prearranged prior to tenants lodging. The counseling, advising, and training staff will be positioned and equipped to work with the veterans straightaway upon moving in.

As the foundation moves through the three phases of its strategic focus, explicit demands will be addressed.



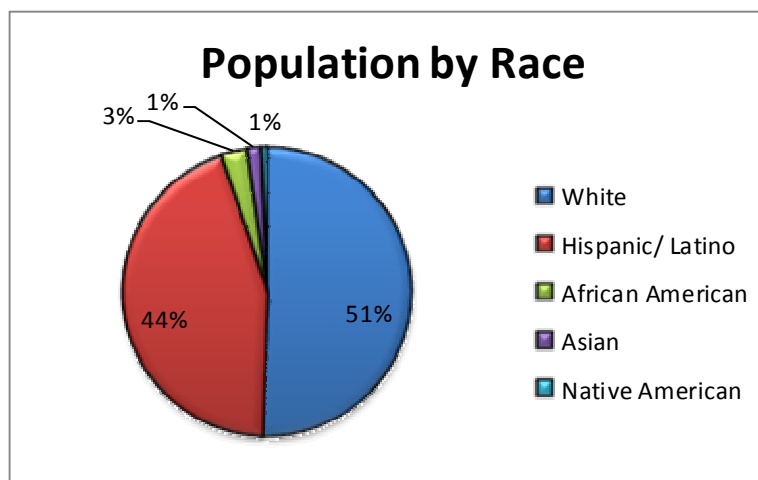
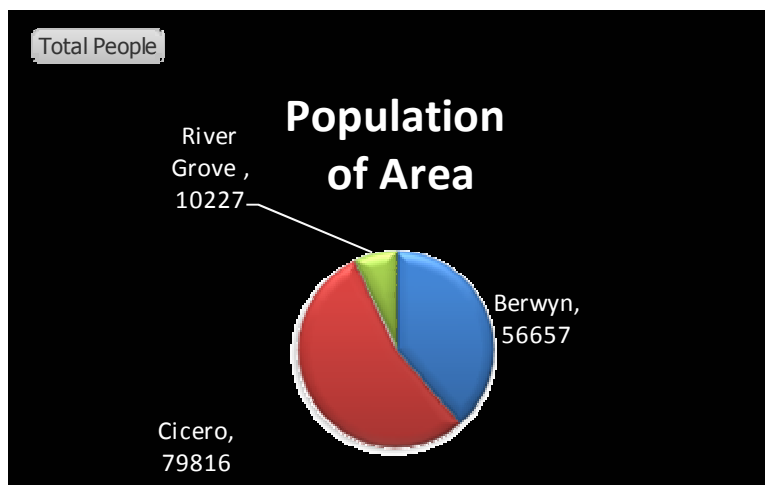
5.0 Market Analysis

The Aging and Disability Foundation has selected the northwest, western, and north suburbs of Chicago as a targeted location to integrate the strategic model of its three step plan. Particular research has been conducted in order to encapsulate a demographic niche that will be afforded a reasonable approach to meet the needs of seniors, veterans, and disabled persons along with their families.

5.1 Locations

Hope Homes will be constructed in the neighboring vicinity of Cicero, Berwyn, or River Grove, IL.

5.2 Demographics

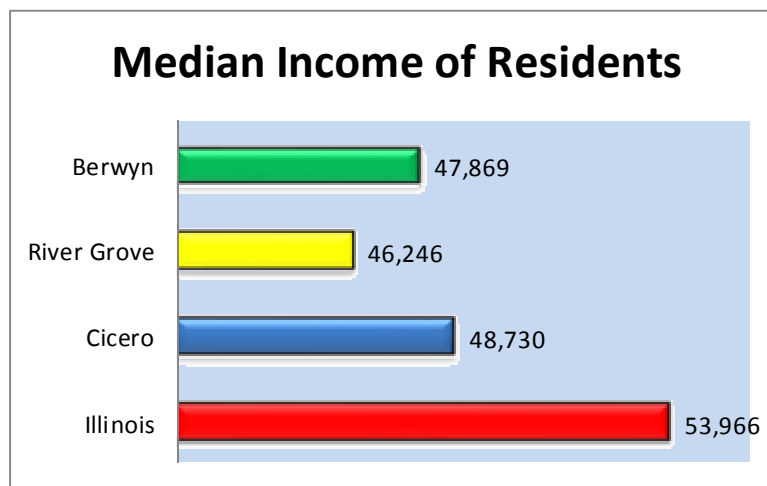


Source: www.city-data.com, retrieved 6/4/2012

5.2 Demographics... cont'd.

| Age | River Grove | Berwyn | Cicero |
|--------------------|-------------|--------------|--------------|
| 18-24 | 741 | 5597 | 11529 |
| 25-34 | 1614 | 8147 | 14459 |
| 35-44 | 1662 | 6487 | 9022 |
| 45-54 | 1442 | 5968 | 7046 |
| 55-64 | 435 | 4320 | 4336 |
| 65-74 | 737 | 2684 | 2216 |
| 75-84 | 761 | 2286 | 1697 |
| 85+ | 215 | 1084 | 706 |
| Grand Total | 7607 | 36573 | 51011 |

Population By Age (three cities)
Source: CLRSOURCE.COM Ret. 6/04/12



U.S. Census Bureau (2010)

- The towns of Cicero, Berwyn, and River Grove, IL populate approximately 9100 persons between the age of 24-85 that are living with sensory, physical, and mental disabilities who are not institutionalized and are not able to work outside of their home, and are cared for by family members.
- The nearest assisted living facility is Victory Center of River Woods in Melrose Park, IL.

6.0 Marketing Strategy

A public charity endorsing the housing and supportive services for seniors and veterans will require multiple channels of promotion. The non-profit entity must retain its economic viability, however, and all proceeds must preserve a tax-exempt position to its contributors.

The Veterans Administration, along with VFWs in the local community will provide information to people who will benefit from the Aging and Disability Foundation.

Other marketing channels include:

- Press releases
- Newspapers
- Grassroots campaigning
- Town hall meetings
- Township associations
- Social Media (blogs, Craigslist, Facebook, etc.)

The Aging and Disability Foundation can be found online:
<http://aginganddisabilityfoundation.org/>

7.0 SWOT Analysis

Strengths

The Aging and Disability Foundation has vast experience in real estate management, property management, and rehabbing houses. The Board of Directors is comprised of nine members whose professional experience complete an assembly of qualified people to conduct the essential tasks needed to bring the project to pass.

The Board President, Robin Schubitz and Vice President, David McGowan together bring over 40 years experience in purchasing property, fixing and repairing, and flipping estates.

Paul Hoffmann, CPA is equipped to perform duties as treasurer of the foundation, and Dawn Butler is a proficient manager, acting as secretary to the foundation.

Dr. Sukanya K Reddy is a practicing physician and will contribute and organize the project management of nursing and healthcare of residents in the Hope Homes project. Karen Barnash has a background in nursing administration and will present valuable knowledge and experience in this project as well.

Jim Heffern, Jerome Mortenson, and Doug Pradun will likewise add vast experience in engineering and construction of the plan.

Weaknesses

A newly founded organization demands a systematic approach to conducting meetings, and planning for anticipated objectives. The Aging and Disability Foundation is studying its functionality as members understand the obligations each has to the outcome of the strategic purpose. The ambitious intentions are designed to operate autonomously and sequentially allowing the foundation to mature and progressively extend its design. Along the way, strategies will be altered and financial/practical necessities will be amended. The marketing program and website management will also be improved.

Opportunities

A public charity with the extent of this organization provides an ideal opportunity to advance the vivacity of the encompassing community. The regulations and guidelines of numerous government endowment programs entail directives to sustain the economic development of low income communities, promote affable environmental activity, and strengthen the public housing platform. As the Aging and Disability Foundation appeals to philanthropic organizations, an empirical application to various construction and professional employment will be addressed. Veterans and seniors alike will be given the chance to return to a prosperous and salubrious lifestyle.

Threats

The prevalent risk to any charity is protecting its reputation. Damage to the character of an organization can result in the loss of key operatives, donors, and volunteers. Maintaining integrity and reducing threats including defamation, fraud, and malevolence are important responsibilities of the Board of Directors. Ensuring compliance to the regulatory framework of a public charity will need to be preserved. Other hazards include government influence on tax laws to public charities. Currently, the charter of a 501 (c)(3) program offers tax deductions and benefits to contributors; if changes are made to the tax law the financial stability of the foundation may be vulnerable.

8.0 Implementation

The expected launch of this strategic outline is summer 2012. This document is intended to give a preliminary synopsis of the future venture of the Aging and Disability Foundation. Proposals to various funding associations will be delivered with the intent of securing contributions for work to commence. Detailed material will evolve as project progresses in succession.

As the foundation seeks and acquires the initial properties for the launch of the Veterans, This is Your Home project from the (NCST) the hard money lender will bestow the capital for the renovation effort. Each home will assume a distinctive expenditure, and the equity will be atypical for each residence. A threshold of \$50,000 will be apportioned respectively to every home assuming a maximum expenditure of \$500,000 for an aggregate of 10 houses.

The Section 8 Family and Veterans Housing Voucher Program offered through the HUD will provide recompense for the contract as an anticipated \$1200-\$1500 will be needed on a lease every month. The HUD program will reward approximately 70% while residents are responsible for the 30% remaining. The occupants of each home will assume other utility expenses, but the foundation will support administrative costs and provide services to the residents.

Collateral is derived from home ownership and the reimbursement of the hard money lender. The succession of homes in this phase will begin after the evaluation of initial stage in the platform. A future donation of homes and money for renovations is the culmination of this charity.



9.0 Evaluation

At various stages throughout the perpetuation of the foundation's agenda, assessments will ensue. A series of checkpoints will facilitate the progress of each phase in the platform. As each checkpoint is scheduled, the timeline and financial balance of the foundation will be examined. Here the construction will be appraised, the contracts reviewed or renewed, and the donor records documented. While tenants are leasing the homes, arrangements for the consignment of mortgages will be evaluated and new residents established. The growth and success of the Aging and Disability Foundation will sanction new business plans to be written and applied.

