

2025-2026 ANNUAL REPORT

Sarah's Circle

Ending Homelessness for Women



Mission

Sarah's Circle provides a full continuum of services for women, including housing, life necessities, and supportive services to help them permanently end their homelessness.

Vision

Sarah's Circle envisions a safe and secure home for every woman in Chicago.

Dear Friends,

I have had the privilege of writing the letter for Sarah's Circle's annual report for the past 20 years, and I am again honored to write this year's letter, my final notes to our Sarah's Circle community, closing the chapter on an incredibly rewarding tenure. As many of you know, I have retired as the Executive Director and now focus solely on property development. Sarah's Circle is fortunate to have a talented and passionate new Executive Director, Angela Lopez, leading the agency forward.

Over the past twenty years, Sarah's Circle has grown considerably from a Daytime Support Center to an agency with a full continuum of services, multiple properties with permanent supportive housing, and tailored space for all agency programs. The organization is on solid financial footing, with a stellar staff and a dedicated Board of Directors.

The growth initiated twenty years ago was rooted in a vision to permanently end women's homelessness, evolving from solely providing support to mitigate its pain. Founded in 1979 as a drop-in program for women who were homeless, Sarah's Circle focused exclusively on meeting basic human needs for its first 27 years. While the Daytime Support Center was essential for a woman experiencing homelessness, it did not address the root cause of the problem. Based on the vision of a safe and secure home for every woman in Chicago, the agency embarked on a path of building housing and expanding services. Today, Sarah's Circle operates as an agency focused on four vital programs, a Daytime Support Center, Interim Housing Program, Rapid Rehousing Program, and 176-unit Permanent Supportive Housing Program. Sarah's Circle eliminates homelessness for hundreds of women every year.

The ability to achieve this growth and end homelessness for so many women is in large part because of you, Sarah's Circle's advocates. Over the years, many of you have supported Sarah's Circle financially, volunteered, shared our mission with family and friends, joined us for our fundraising events, and served on Committees and Boards. Your belief in the mission of Sarah's Circle and the value of the woman we serve is why the agency is so effective today.

Your support has been vital. And another vital element has been our Board President for the past twenty years, Judy Krueger. Many of you know Judy and her tireless commitment to Sarah's Circle. She has been a true champion for Sarah's Circle and has brought countless resources to the agency to further its mission. Judy has transitioned from Board President and will continue her advocacy as Board President Emeritus.

Looking forward, Sarah's Circle will be led by Executive Director Angela Lopez and Board President Mary Hayes. Together, these two women will propel Sarah's Circle ahead to an exciting future.

Thank you for all your support over the years. Together we have accomplished so much and working with you has truly been a joy.

Sincerely,

Kathy Ragnar
Managing Director of Property Development



PROGRAMS

Daytime Support Center

Open to any woman experiencing homelessness, the Daytime Support Center is a drop-in program that provides a safe space, services to meet basic needs, and case management focused on finding permanent housing and increasing self-sufficiency. Women can access services such as showers and hygiene supplies, laundry facilities, breakfast and lunch, mail pick-up, lockers, a computer lab, and activities and workshops five days a week.

406 women served

"A client was finally able to get the medication we have been trying to get for her since she started coming to Sarah's Circle. She is very excited to have her medication and is confident that this will help her find stable housing."

– Daytime Support Center Case Manager



Interim Housing Program

The Interim Housing Program is a 50-bed long-term shelter for women who are facing homelessness. The program is open 24 hours a day, 365 days a year. Women can meet their basic needs, access supportive services, and receive case management in a safe space while searching for housing. Participants are able to remain in the program until they've found more stable housing.

175 women served

"We had a client who moved into her apartment after only 21 days of staying in our overnight shelter. That is a record!"

– Interim Housing Program Case Manager



Rapid Rehousing Program

The Rapid Rehousing Program is designed to help women end their homelessness within 30 days. Each program participant works closely with a case manager who helps her find housing using a rental subsidy and then provides support to help her settle into her new home. Case management is focused on increasing self-sufficiency over the 12-24 month length of the program.

100 women served

"A client who has been in the program for 15 months just transitioned into a Chicago Housing Authority apartment!"

– Rapid Rehousing Program Case Manager



Permanent Supportive Housing Program

The Permanent Supportive Housing Program is designed for women who are homeless to become and remain permanently housed. Sarah's Circle provides 176 units of permanent supportive housing, offering women safe, fully furnished and outfitted apartments. Case management and ongoing supportive services help women remain housed, maintain or increase their income, and improve their health.

172 women served

"I have successfully assisted a client with enrolling in a General Educational Diploma and Commercial Driver's License class at the same time. She is currently on the road to success and has been doing great despite her daily life challenges. She calls me often when she feels like she needs an extra push to keep going."

– Permanent Supportive Housing Program Case Manager



Wellness Program

The Wellness Program increases engagement, community, and fosters wellbeing for women in all Sarah's Circle programs. The goal is to promote wellness through organized on and off-site activities that enhance peer support and increase access to local experts on women's health, financial literacy, mental health, legal issues, housing resources, creativity, and more. Wellness Program staff also develop and maintain strong relationships with community service providers to help meet the varied needs of the women we serve.

"A client participated in her first ever dance and movement class and said she had the most fun she had in a long time."

– Wellness Program Staff Member

WOMEN WE SERVE

Age



8% 18-24
19% 25-34
18% 35-44
19% 45-54
24% 55-64
12% 65 and Older

Race and Ethnicity



69% Black/African American/African
16% White
9% Multiracial
5% Hispanic/Latino
1% American Indian/Alaskan Native/Indigenous

Health Conditions



47% Mental Health Condition
29% Physical Disability
24% Chronic Health Condition
11% Addiction
4% Developmental Disability





ORGANIZATION UPDATES

Kathy Ragnar Leaves Legacy of Growth

After 20 years leading Sarah's Circle, Executive Director Kathy Ragnar has retired from her role. Fortunately, she will remain with the organization in a part-time capacity as the Managing Director of Property Development. Kathy will be focused on developing Sarah's on Sunnyside, our new 54-unit permanent supportive housing project.

In her first annual report as Executive Director Kathy wrote "...we are building on close to three decades of experience to create an organization that not only lessens the pain of homelessness but stives to alleviate homelessness." She now leaves Sarah's Circle as an institution that has served our community for 47 years.

Kathy has demonstrated her unwavering commitment to women experiencing homelessness over the past 20 years. She expanded programs to better meet women's needs, started our Interim Housing Program, developed and built three buildings to create stable housing and shelter for thousands of women, and increased community support for the vulnerable women served by Sarah's Circle.

Kathy leaves Sarah's Circle stronger, better able to serve women more comprehensively than when she started, and well-positioned for the future.



Sarah's on Sunnyside Coming Soon

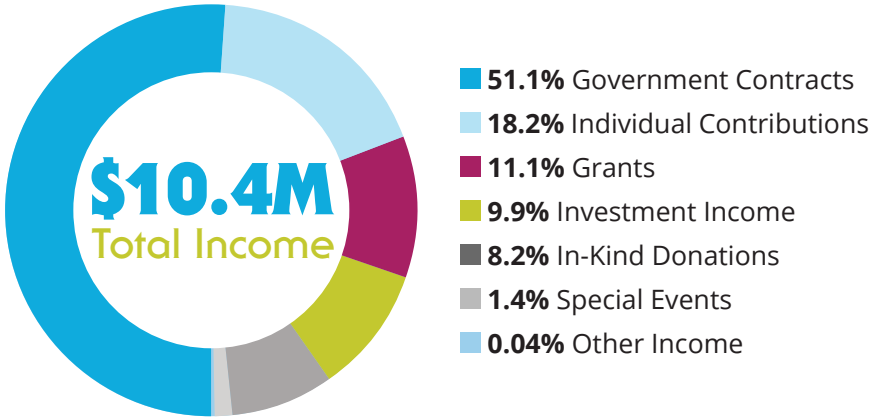
We are excited to share that Sarah's Circle purchased property at 4458 N. Clarendon Ave. in January of 2026 that will serve as the site for our next building, Sarah's on Sunnyside.

Sarah's on Sunnyside, will be a seven-story building with 54 units of permanent supportive housing for unaccompanied women in Chicago experiencing homelessness. The apartments will be studios and come fully furnished and outfitted, so they are move-in ready. The site is thoughtfully designed to offer communal space for groups and activities as well as ample outdoor green space for residents to socialize and relax.

Construction for this building will begin in summer 2027 and is scheduled to last 18 months. This property has space for three buildings, and there are plans to build additional affordable housing developments on the site. Predevelopment on our fifth building (the second on this site) will begin during the construction period for Sarah's on Sunnyside.

The project will further strengthen Sarah's Circle's capacity to develop, manage, and maintain affordable housing. As our stock of affordable housing developments grows, we demonstrate that we can reliably and successfully complete complex housing developments that help us end homelessness for more women.

FINANCIALS



INCOME	
Government Contracts	$5,314,785
Individual Contributions	$1,887,356
Grants	$1,149,734
Investment Income	$1,029,224
In-Kind Donations	$855,117
Special Events	$150,238
Other Income	$4,616
Total	**$10,391,066**

NET ASSETS	
Beginning of Year	$52,486,838
End of Year	$53,554,593
Change in Net Assets	**$1,067,755**

EXPENSES	
Interim	$3,910,324
Daytime	$881,986
Housing	$3,175,828
Fundraising	$660,234
Admin.	$808,887
Total	**$9,437,259**

Sarah's Circle has ended the 2026 fiscal year with an increase in net assets. The surplus was created thanks to tremendous support from Sarah's Circle donors, with a significant amount coming from an anonymous donor. Sarah's Circle maintains optimal reserves for the maintenance of properties and to ensure adequate funding for program operations. Additionally, Sarah's Circle will utilize funds to create additional housing for women who are homeless, allowing us to further our mission.

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BCBSM - Emergent Holdings, Inc.
Bloom Yoga
Boeing
Business Executives Association
C.H. Robinson
CareFirst
Carol's Pub
CF Industries Foundation
Charity on Top Foundation, Inc.
Charles Schwab
Chicago Stars
CIBC
Clocktower Tax Credits
Club Pilates
CMI
CNA Insurance
Crowe
Custom Ink Platform
Dispensary 33
Diversey Rock n' Bowl
Doetsch Contractors Inc.
DoorDash
Ecolab
Edgewater Candles
Electronic Arts
Elementum Advisors
Emerald Place Memory Care
Everybody's Coffee
Exelon
Faces for Radio (Accapella Group)
First Ascent Climbing & Fitness
GATX Corporation
Gethsemane Garden Center
Google
Great Lakes Sailing
Guggenheim Partners
Harris Associates
Hazel
Hearst
Heitman
Hey Sunday
High Stakes Productions LLC
IALD
IMC
InterPark LLC
IQVIA
Jakes Pup In the Ruf
Jeni's Splendid Ice Creams
Jenner & Block LLP
John Burns Construction
JPMorgan Chase
Kanin LLC
Lettuce Entertain You
Liberty Mutual
Lillstreet Art Center
LinkedIn
Mark Anthony Group
Marsh & McLennan Companies
Microsoft
Morningstar
Multiple Inc.
NGW LLC
ofi
Patagonia
PayPal Giving Fund
Pivotal Enterprises LLC
Portillos
Preferred Network Access, Inc.
Project44
Publicis Sapient
Qualtrics
Reed Smith
Robert Craig Films
Roscoe
Russell Reynolds Associates
Saks Fifth Avenue
Salesforce
Salon Shiloh
Sandy Hill LLC
Screencastify LLC

Simpli
SKAI
Smack Dab
Smithbucklin Corporation
Snap Finance
Societe Generale
Stryker
The John D. and Catherine T. MacArthur Foundation
The Trade Desk
Timeline Theatre Company
Topel Forman
Total Quality Logistics
Transit Tees
Truman Middle College
Txa Txa Club
United Airlines
UPS
Uptown Deli
Waterton Associates
West Monroe Partners
William Blair
Wintrust Financial
Wolfbait and B Girls
Wolverine Trading
Z Zurich Foundation
Zanies Comedy Clubs

CONGREGATIONS

Congregation of St. Joseph
DuPage AME Church
Fourth Presbyterian Church
Missionary Sisters Servants of the Holy Spirit
North Shore Baptist Church
Northminster Presbyterian Church
Our Lady of Mount Carmel
Park Ridge Community Church
SAI Center
Sisters Of Charity, BVM Dubuque, Iowa
St. Andrew Greek Orthodox Church
St. James Parish
St. Michael's Episcopal Church
Unity Chicago
Yorkfield Presbyterian Church

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While we make every effort to ensure the accuracy of our records, mistake can happen. We apologize for any errors or omissions in this list and welcome your corrections at **donations@sarahs-circle.org**.

How to Help

Join the Associates Board of Sarah's Circle-an active group of young professionals eager to make a meaningful impact in their community.

Join the Impact Board, a committed and informed group of established professionals, advocating and raising funds to help end women's homelessness.

Volunteer to support the mission of Sarah's Circle by helping with tasks to expand the services available to program participants beyond the limits of the agency's budget.

Walk and fundraise for Winter Walk: A Mile in Her Shoes. Our largest fundraising event brings our community together for a one-mile journey through Uptown to learn more about the challenges faced by the women we serve.

Donate to support our mission. Consider becoming a monthly donor for long-term impact.

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www.sarahs-circle.org • donations@sarahs-circle.org
Executive Director: Angela Lopez

