

over-the-rhine COMMUNITY HOUSING



"It takes courage, risk, and a lot of faith to believe in something different for our world and our neighborhood"



2013

annual report

WHERE COMMUNITY COMES FIRST

It used to be that the space beside Valarie and Marie's apartments was full of hardy weeds and unruly bushes, crowding the soil between the steps and the building. "It was pretty bad," said Valarie.

The two were ready for a change, "We're not moving, so if we're not moving, why not make it pretty?" thought Valarie. Having grown up on a farm in Blanchester, she knew a thing or two about gardening and immediately saw some potential in the small plot. Soon, she was investing many hours into digging out large, old pieces of rock and preparing the soil as a hospitable place for new plants. Marie joined her, offering company, conversation, and plenty of her own visions for the space. Once started, the two quickly found a long-term passion.

Having filled the space with plants of every variety and even lining it with small solar lamps, the two are able to enjoy the garden no matter the time of day. It is one of the first things they come to in the morning. "We want to see what happened overnight," says Marie, "what bloomed that wasn't

open yesterday." Likewise, the garden is one of the last things they see each night. Working every day to assist individuals experiencing homelessness in gaining access to healthcare, Valarie feels that the space offers the perfect place to come home to, both to recharge and to enjoy the company of her neighbor. "It's our peace zone," she says.

The garden represents something still greater than even this for the two of them. In particular, they have come to see it as a model for what their neighborhood can achieve. "We're just trying to have that community unity that is missing," explained Valarie. "We think that if we start here, maybe other people will start doing things, too." Marie agrees, envisioning how beautiful the neighborhood might be if neighbors began planting their flower boxes and sweeping up a bit more. "We have to move forward and see what we as a community can do to be uplifting," says Valarie. In their own space, the two agree that they have plenty of work that could still be done.



MISSION

Over-the-Rhine Community Housing is a non-profit organization that works to build and sustain a diverse neighborhood that values and benefits low-income residents. We focus on developing and managing resident-centered, affordable housing in an effort to promote an inclusive community.

OTRCH is a non-profit community development organization that provides a wide spectrum of affordable and supportive housing options with life-changing programs that help low-income residents in Over-the-Rhine succeed. For over four decades, OTRCH has never wavered from its commitment to: 1) Build a sustainable, diverse neighborhood that values and benefits low-income residents, 2) Create an inclusive community in this evolving historic district, and 3) Advocate on behalf of its residents. To meet this mission, OTRCH has restored 86 properties (410 housing units) and assembled a broad mix of 20+ service providers/agency partners and 800 volunteers to ensure that residents receive affordable housing along with access to health care, job services, education, faith-based services and community associations that strengthen their ability to succeed.

FROM THE DIRECTOR

Do you ever feel like you are in the absolute right place? That you fit completely? That you feel connection and a sense of fullness that I think can only be described as love? It may come with the birth of a child or when someone recognizes something of value in you.

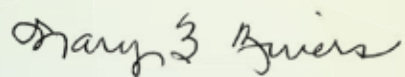
For years that feeling has come to me in Over-the-Rhine and 2013 was no exception. There were many moments when I knew I was right where I belong and my heart filled up as I witnessed lease signings, vacant buildings coming back to life, block parties and flower plantings, and connections and community.

There are many accomplishments and many stories each of which make Over-the-Rhine unique and wonderful.

In this annual report you will read about our accomplishments in 2013. Behind every one of these accomplishment there is a larger story.

- Behind managing 85 buildings and 425 apartments are stories of hard work to maintain the property, and deep compassion to support our residents.
- Behind the 254 people who were homeless that we housed there are 254 stories and many acts of kindness.
- Behind the development of Elm Street Senior Housing at 1500 Elm Street are stories of struggle and commitment and good people making things work.
- Behind the development of Beasley Place is hard work putting together a very complicated financial package, and Willie and Fanny Beasley, long-time residents of the building and for whom the building is named.
- Behind the many hours volunteers have provided is hundreds of people wanting to give back, to learn about living in poverty, and about Over-the-Rhine.
- Behind all that we do is our dedicated friends and supporters.

We are grateful for another year of love-filled moments at OTRCH. I am grateful too that Over-the-Rhine Community Housing is the right fit for me and so many others. Every year we get to be a part of something special and important. Through the various ways you support us, you too are part of something special. Thanks for another wonderful year. We look forward to experiencing that feeling of fullness in 2014 and we hope you will continue to join us.



MARY BURKE RIVERS
Executive Director



FROM THE BOARD PRESIDENT

We are at a 99% occupancy for our on-line units. Incredible! Back in the day we would have considered this impossible. Do we have a great staff or what? Over-the-Rhine is the place to be and not just for the upwardly mobile. We continue to bring affordable units on-line, insuring an economically diverse neighborhood for years to come. Under Andy Hutzel's supervision, we are able to provide housing for those in most urgent need through the Supportive Housing program. Not all of these units are located in Over-the-Rhine but many are. Over-the-Rhine Community Housing continues its mission of providing units for those who find the task of securing housing particularly difficult.

As the property around Washington Park becomes more and more expensive, OTRCH is looking north. With Rothenberg School newly remodeled and back in business, East Clifton Avenue and McMicken and Peete Streets have become attractive to families with young children. We currently own quite a lot of property on these streets and our desire is to make sure it will be affordable when new units are brought on-line. With the streetcar soon to be a reality, this area will become increasingly more desirable for upper-end development. I continue to be thankful for those early board members of ReSTOC and the OTR Housing Network who made decisions regarding property acquisition that have proven to be wise indeed.

We made it through the long hard winter with a continued desire to make our buildings more and more earth-friendly. Windows and high efficiency furnaces have been our priority, but I would love to see some solar energy and roof-top gardens in the future. If any of this sounds exciting to you, come join us. We could all benefit from your creative thoughts.

ROGER G. AUER
President, OTRCH Board of Trustees



Roger Auer and volunteers



Beautiful results of property management's work

Not pictured: Bridgette Burbanks, Brian Fagan, Sharon Jones, Simone Yisrael



2013-14 BOARD OF TRUSTEES

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Nicholas DiNardo
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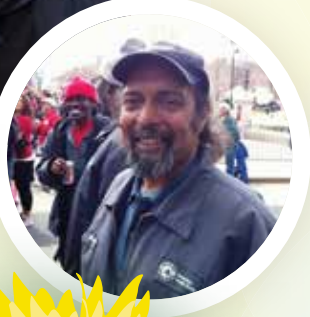
STAFF

Main Office

Mary Burke Rivers - *Executive Director*
Andrew Hutzler - *Director of Housing Services*
Tyrone Black - *Finance Director*
Ken Weartz - *(Retired) Finance Director*
Tanya Murphy - *Director of Property Management*
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William Haigh - *Children's Creative Corner*
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Jason Gudorf - *Maintenance*
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Bobby Taylor - *Maintenance*
Maurice Wagoner - *Maintenance*
Harper Andrews - *Groundskeeper*

Jimmy Heath House

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Desk Staff - Steve Blue
Robin Boles
Robert Bowman
Marvin Hunter
Nancy Mayo
Andy McGrath
Jawanza Salih
Bonnie Seymore
Rozeena Williams
Joe Wynn
Brian McKibben - *Graduate Practicum Student,
University of Cincinnati*



PROPERTY MANAGEMENT

What most often comes to mind when you hear about property management are things like leasing, collecting rents, making repairs, cutting grass and removing snow. This is certainly true, but they are only a few of the many functions of property management. All property types, whether apartments, condos, offices or industrial, need someone, and often a team of people, to look after them and keep them physically and financially sound.

The property management team at Over-the-Rhine Community Housing takes great pride in looking after the 425 apartments in our 86 buildings. We are just like anybody else who manages rental property. However, what we are most proud of is how we look after our residents.

We strive every day to provide our residents with high quality administrative and maintenance services. We believe that doing so will help reduce the stress that often goes with living on a limited income. While it is important for our residents to know that we'll fix the faulty plumbing, it is equally important to know that we will work out a payment plan if they fall on hard times, and that we'll make every effort to work with them to keep them in their home.

This is true of all our staff, and to provide an idea of what this means, I share this anecdote. Last fall I received a message from DaKenya Gunn, our compliance specialist. She said, "I just wanted to pass on that Shaun Wilkins [the appraiser for Sharp Village Annex] called after he finished the appraisal today just to tell me what a pleasure it was to have Carl Combs [OTRCH maintenance supervisor] accompany him. He said Carl was so courteous to all of the tenants and that in the 30 years he has been doing this, he seldom sees residents being treated so respectfully."

We had another productive year in 2013. Our dedicated property management and maintenance staff of eleven completed over 3,000 service orders, a 20% increase from 2012. We maintained an average occupancy rate of 95% during the year, up from the average of 92% in 2012. Currently, our occupancy rate is 99%. Good things continue to happen at Over-the-Rhine Community Housing and we couldn't be more pleased or proud!

Tanya Murphy
Director of Property Management



SUPPORTIVE HOUSING

Over-the-Rhine Community Housing accomplishes its mission, in part, by offering supporting housing to homeless individuals and families. We do this in partnership with many organizations, including Strategies to End Homelessness, Drop Inn Center, and Greater Cincinnati Behavioral Health Services. We are proud to operate the following supportive housing programs:

Spring Street

In 1990, the Spring Street House opened as a result of a partnership of several local homeless advocacy groups. Six large, affordable housing units were set aside for formerly homeless individuals and families, which are still reserved for the homeless today.

Recovery Hotel

Since 1996, the Recovery Hotel has been offering permanent supportive housing for men and women. The building has 20 units of housing for homeless persons and in recovery from substance abuse. Counseling and support staff are located on-site. Narcotics Anonymous meets in the lobby on a daily basis.

Buddy's Place

Since 1999, buddy's place, named after homeless advocate buddy gray, has been offering permanent supportive housing to men and women. The building provides 20 units of housing for homeless individuals. A case manager works with all 20 participants on employment, treatment, medical care, education, and referral services.

East Clifton Homes

In 1999, East Clifton Homes was placed in service. Eleven homeless families and individuals are able to be placed in permanent housing at any given time across 3 buildings on East Clifton Avenue. Participants work with a case manager to achieve their stated goals.

Nannie Hinkston House

In 2007, the Nannie Hinkston House was opened in a partnership with the Drop Inn Center. Twelve transitional housing beds serve homeless men and women recovering from substance use. Support staff are located on-site.

Jimmy Heath House

In 2010, the Jimmy Heath House opened to serve the longest term homeless men in our community. The project has 25 units of housing, 24 hour front desk staff, a large community room, and an outdoor courtyard for resident use. OTRCH partners with Greater Cincinnati Behavioral Health Services (GCBHS) to provide on-site services.

Shelter Plus Care

OTRCH administers about 115 scattered-site rental subsidies to homeless men and women at any given time. Referrals come from shelter and street outreach workers. A majority of persons referred are the chronically (long-term) homeless. Homeless service providers follow their referrals after they obtain housing.

Resident Engagement

Beyond housing, OTRCH staff work tirelessly to coordinate and plan activities for residents and their children, including having block parties, bringing children to summer camps, providing art programming on a weekly basis, and getting youth involved in Soap Box Derby. We value our partners who make this possible.

Supportive Housing for the Homeless in 2013

- 254 formerly homeless people were served in permanent supportive housing
- 90% (228) of these persons are single
- 10% (26) are in families
- 76% are men
- 24% are female
- 9% are veterans
- 50% were referred from shelters
- 42% came directly from the streets
- 8% came from transitional housing

The average length of stay for all participants is 3 years.



PROPERTY DEVELOPMENT

Elm Street Senior Housing (1500 Elm Street)

15 new units of affordable senior housing in the Elm Street Senior Housing project will be opening in May of this year. This project will be the only senior housing project in Over-the-Rhine, and will meet the accessibility, affordability, and support services needs of the seniors in the neighborhood. The twelve month construction project included the complete historic LEED-silver rehabilitation of a historic Christian Moerlein building as well as the construction of a new elevator and outdoor courtyard and parking area. Even despite the three week government shutdown which delayed funding, the project stayed on schedule through the good management of Model Construction, the general contractor for the project. The \$4 million project was financed with HUD 2002 program funding, state and federal historic tax credits, Low Income Housing Tax Credits and a CRA LEED tax abatement from the City of Cincinnati.



1500 Elm Street Before Construction



1500 Elm Street After Construction

Beasley Place (1405-07 Republic Street)

13 units of affordable rental housing will come under construction at the Beasley Place project located at 1405-1407 Republic Street by June of this year. This project has been four years in the making and we have overcome many struggles to get to this moment. The project will be an historic rehabilitation of and will include a new elevator and common laundry room as well as approximately 1,200 square feet of first floor commercial space. HGC Construction will be the general contractor and CR Architecture is the project architect. The project is receiving state and federal historic tax credits, City of Cincinnati HOME funding, City of Cincinnati Lead Education and Remediation (CLEAR) funding, Housing Development Gap Financing from the Ohio Housing Finance Agency, and a grant from the Robert H. Reakirt Foundation, PNC Bank Trustee. First Financial Bank will be our equity provider and will finance our permanent loan and construction loan. Cincinnati Development Fund provided pre-development financing.

49 East Clifton

The development of this 3-bedroom rental home continues with the help of Roger Auer and his crew from Elder High School as well as other friends of OTRCH. The project is scheduled to be complete by the end of 2014.

Cutter Apartments

Over-the-Rhine Community Housing has partnered with Wallick-Hendy Development to redevelop Cutter Apartments utilizing the 4% Low Income Housing Tax Credits (LITHC). Cutter Apartments is an existing 40-unit, 8 building, scattered site affordable apartment community in the Pendleton Neighborhood. While the buildings were renovated in the 1990's, they are in need of improvement to meet today's living and safety standards. The project is federally subsidized for the next 19 years through the HUD Section 8 program and no resident will pay more than 30 % of their Adjusted Gross Income. Over-the-Rhine Community Housing is excited to be a part of this project and to continue our mission of developing quality affordable housing!

1400 Republic Street

OTRCH has partnered with the Miami University Architecture department and through two semesters of student labor has begun the renovation of the first floor commercial space at 1400 Republic Street. OTRCH is working to secure a grant to finish the build out of the space into a sandwich shop. The project will revitalize a space that has been vacant for many years into an asset for the organization and the community.

Lead Grant

Twenty-eight of OTRCH's properties will be getting work completed through the City of Cincinnati Lead Education and Remediation (CLEAR) funding. This funding will give many of our buildings much needed fresh exterior and interior paint as well as some repair work and window replacement.

Anna Louise Inn

Located at the corner of Reading Rd. and Kinsey in Mt. Auburn the new Inn will provide 85 units of affordable housing with support services. Construction got under way in February and is scheduled for completion in the summer of 2015. Funders include Ohio Capital Corporation for Housing, Ohio Housing Finance Agency, The City of Cincinnati, The Federal Home Loan Bank of Cincinnati, The U.S. Department of Housing and Urban Development and Strategies to End Homelessness.

Ashleigh Finke
Project Manager



Beasley Place

VOLUNTEER PROGRAM

We owe a sincere thanks to all of the volunteers that joined our community in 2013. This year 596 community members joined us on 40 Saturdays and dedicated a total of 1,775 hours to Over-the-Rhine. For 331 people, it was their first time sharing their talents with us.

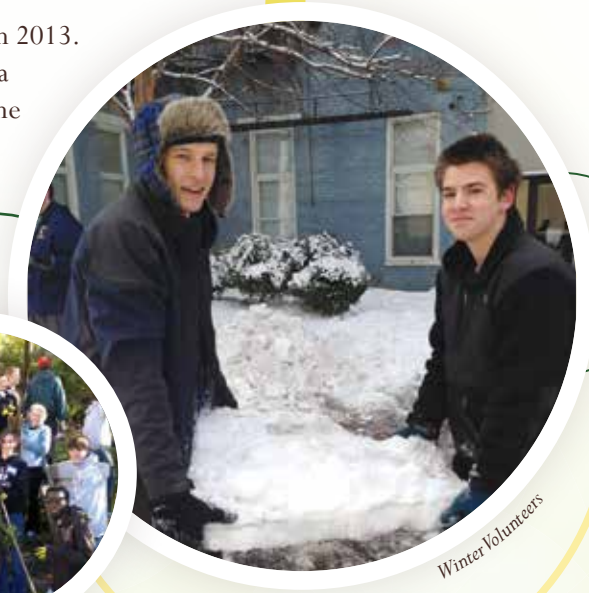
Thank you to all of the special people that became a part of our neighborhood in this 35th year of the volunteer program at OTRCH.

2013 INTERNS

Sebastian Piate
 Kritika Aggarwal
 Zach Sunderman
 Rachel Sutherland
 Bridget Nickol



Volunteers 123



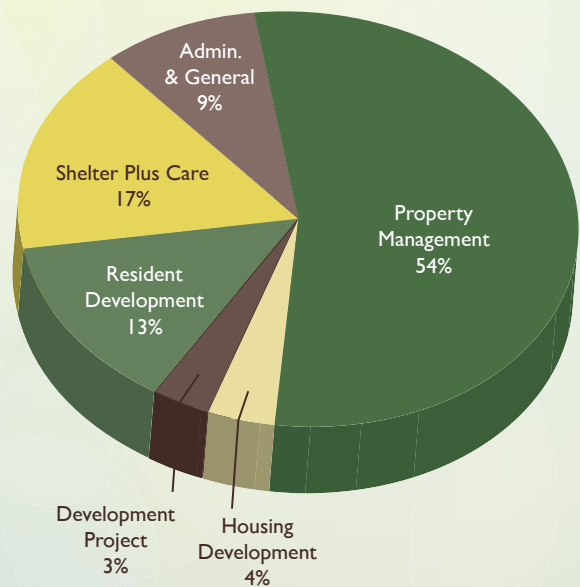
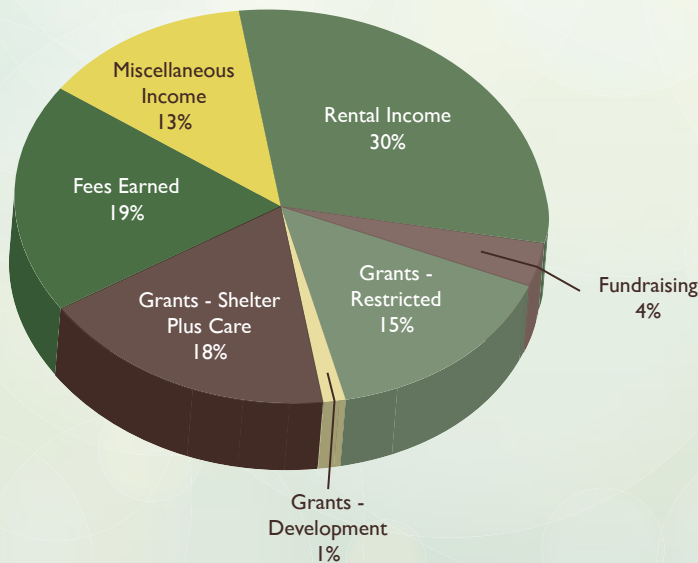
Winter Volunteers

2013 REVENUE

\$1,015,649.99	Rental Income
\$124,932.67	Fundraising
\$515,372.94	Grants - Restricted
\$50,000.00	Grants - Development
\$608,905.00	Grants - Shelter Plus Care
\$637,931.97	Fees Earned
\$442,991.09	Misc. Income

2013 EXPENSES

\$1,870,835.53	Property Management
\$135,776.70	Housing Development
\$108,881.80	Development Project
\$465,586.01	Resident Development
\$588,067.24	Shelter Plus Care
\$309,729.26	Administrative & General



OUR DONORS

Organizations, Businesses, Foundations

< \$100

Allied Lock & Door Service
American Society of Civil Engineers
Downtown Cincinnati
Federal Home Loan Bank
Kroger Rewards Program
New Jerusalem Community
Park + Vine
Psych Masonry
Shadeau Bread
Talbert House

\$100 - \$249

C-Forward
Catholic Social Action
Cincinnati Arts Association
Cincinnati Central Credit Union
Cincinnati Union Bethel
Dorothy Day Center for Faith & Justice
Episcopal Retirement Homes
Greater Cincinnati Foundation
K&C Nex Level
Loyola Academy, Campus Ministry
Osterwisch Company
Performance Painting & Construction
Photonics Graphics
Power Inspires Progress
St. Francis Seraph Ministries

\$250 - \$499

Beckman Weil Shepardson LLC
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\$500 - \$999

Community Building Institute - Xavier University
CR Architects
First Financial Bank
Kleingers and Associates
Meisel Family Foundation
The Model Group
Moeller Youth Philanthropy Council
Hyman and Bessie Passman Family
Charitable Foundation
Schaefer Inc.

\$1,000 - \$4,999

Bakersfield OTR
Church of the Redeemer
Cincinnati Center City Development Corporation
Community Shares of Greater Cincinnati
Elder High School
The Province of the Order of Friars Minor
Guardian Savings Bank
HGC Construction

Ira Block Foundation

Marianist Province of the United States
Office of Community Engagement and Service,
Miami University
Sisters of Charity of Cincinnati
U.S. Bank, Community Affairs

\$5,000+

W.H. Albers Foundation
Christ Church Cathedral
City of Cincinnati
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Association of Cincinnati and Northern Kentucky
Greater Cincinnati Foundation
John Hauck Foundation
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Ohio Capital Corporation for Housing
Ohio Development Services Agency
Ohio Housing Finance Agency
PNC Bank - Community Development
PNC Bank Foundation
Robert Reakirt Foundation
Schmidt Heating and Cooling
Union Savings Bank
US Bank Foundation
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Urban Development

Individuals

< \$100

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Joan Allen
Ronald and Chris Auer
Gary and Linda Baggett
Cassandra Barham
Ann Barnum/Gary Clemens
Cynthia Campbell Bell
Annie Faragher Bennett
Tyrone Black/Cynthia Washington
Tom Borcher
Michael and Marianne Brunner
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Sharon Crowell
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Diane Dattilo
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David Elkins
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George and Nancy Frondorf
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Jeffrey Grothaus
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David and Kyle Lynn Roberts
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Molly Russell
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Rina Saperstein/Jeff Davis

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 Anne Short
 Paul and Elizabeth Sittenfeld
 Patrice Smoot
 Dorsey Stebbins
 Joseph and Carol Steger
 Catherine and Michael Stehlin
 Kenneth Stern
 Joanna Swanger
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 Cynthia Talbert
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 Amy Weber
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\$100 - \$249

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 Anthony Becker/Susan Wheatley
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 John Getz/Jo Anne Gibbons
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 Thomas Grogan
 Christine Gudorf
 Puletta Hansel/Owen Cramer
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 Carol and David Holt
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 Thomas Westerfield
 Lance and Diane White
 Julie Wilke
 William Woods

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 Nicholas and Anne/DiNardo
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 Joseph Feldhaus/Marcheta Gillam
 Cathy and Brian Fowler

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 Andy Hutzel/Amy Harpenau
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 Marianne Lawrence
 Joanne Lotreck
 Sabrey and Anne Glynn Mackoul
 Mark Manley/Annette Wick
 Ryan Messer
 Tanya and Daniel Murphy
 James and Mary Nordlund
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 Robert Pickford/Linda Harig
 Dianna Schweitzer

\$500 - \$999

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 Kenneth Bordwell/Mary Anne Curtiss
 Steve and Stephanie Cunningham
 Milton and Pamela Dohoney
 Marilyn Driehaus
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 Cassie and Parker Niemann
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 James Rubenstein/Bernadette Unger
 Gerald and Therese Stricker

\$1,000 - \$4,999

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 David and Maryanne Foster
 William Groneman/Maureen Flanagan
 Matthew Jacobson/Susan Heitker
 William and Suzanne Joiner
 Cecilia and Tom Kloecker
 Eileen and Thomas Kuechly
 Monica McGloin/Janet Linz
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 Carol Roberts
 Thomas and Donna Seith



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