DEAR FRIENDS,

This year we all experienced many overwhelming moments. We felt overwhelmed as the pandemic initially shut down our lives and the inequities in our systems were further exposed. We felt just anger as we joined our neighbors and marched for justice in the wake of the deaths of Breonna Taylor and Ahmaud Arbery and George Floyd. We recommitted ourselves to the work of unraveling our conscious and unconscious biases and work for structural change.

The year was very challenging. That is the context for the year that was 2020. At the same time we witnessed resilience in Over-the-Rhine. There have always been remarkable stories of people, with the support of neighbors, overcoming the challenges that life has thrown at them. This year was no exception and OTRCH and our neighbors rose to the challenges. We’d like to share with you some of the successes and moments of gratitude that we experienced over the last 12 months.

Our aptly named project Perseverance continued through the pandemic with units beginning to come online this Spring. Through the work of our dedicated real estate development staff and our construction partner TriVersity, our neighbors will have access to beautiful apartments to call home.

Our partnership with the Lower Price Hill community was strengthened when the project, Lower Price Hill Thrives, was awarded low income housing tax credits. Construction on that project of 47 units will begin 2nd quarter of 2021.

We celebrated anniversaries including the 10-year anniversary of the opening of the Jimmy Heath House. We helped to register voters and encouraged all to participate in the 2020 census. We moved back to our home - our Service Center at 114 W. 14th St. We are so grateful for the broad base of support we received that made the renovation and expansion possible. And, we recognized Fanni Johnson, Joe Wynn, and Tender Mercies as our Partners in Building Our Beloved Community.

Thank you for your support through this extraordinary year. You’ve been here for us. Perhaps now more than ever, we appreciate you.

PROVIDING STABILITY AND COMMUNITY

In early 2020 we received a grant from the Fund for Shared Insight to participate in their Listen4Good program that provides resources for resident surveys. We began to plan for implementation when the pandemic hit. We revised plans and staff were able to interview and collect surveys from 149 residents. We found 96% of residents said OTRCH always or mostly treats them with respect. 78% of respondents have lived with us for at least 3 years, with 20% providing stability and community for our neighborhood for over 10 years. We will use the survey results to continue to improve our services.

Roger G. Auer, President, OTRCH
Board of Trustees

Mary Burke Rivers
Executive Director
NAVIGATING COVID-19

While we closed our offices for nearly a month and a half our work with the community continued. At that time we stated, “As residents are unable to pay rents due to loss of employment, we will not evict. We will seek out funding to help us keep our operations going including paying our dedicated staff.”

Per the Governor’s guidance, our work is essential, as we have always known it to be, and we continued to serve residents. Through a variety of sources including Mathew 25 Ministries and the Human Services Chamber we were able to obtain a healthy stock of cleaning supplies and personal protection equipment including donated masks. The opening of our renovated Service Center enabled us to work in the office more safely. Some staff are not able to do their important work from home: special recognition goes to the Jimmy Heath House and maintenance teams for reporting in-person throughout the pandemic. We are grateful for the emergency funding that came in from our trusted supporters and for the ability to secure a forgivable payroll protection loan. All of this meant we were able to stand by our promise made in the early days of the crisis.

We have created new ways to do each aspect of our work as 2020 evolved. As of the time of publication we are happy to share that most of our staff have secured at least the first dose of a 2-dose vaccine. We continue to work with various health programs to get residents in the que for the vaccine. The good news is that while a few residents and staff did contract COVID 19, everyone fully recovered.

2020 FINANCIAL SUMMARY

INCOME

- RENTAL INCOME $2,031,455
- SUPPORTIVE HOUSING $1,680,411
- FUNDRAISING & GRANTS $941,527
- FEES EARNED $633,181
- MISCELLANEOUS INCOME $152,725
- OTHER GAINS & LOSSES $587,095

EXPENSE

- PROPERTY MANAGEMENT $3,591,464
- RESIDENT SERVICES $1,659,150
- MANAGEMENT SERVICES $319,624
- FUNDRAISING $204,597
- HOUSING DEVELOPMENT $298,163

NET ASSETS $15,900,058

*numbers are based on unaudited finanncials
BEYOND THE BUILDING

After our 2019 groundbreaking we were thrilled to have work on our Service Center renovation and expansion continue this past year. We embarked on Beyond the Building, a $2.4 million campaign, over three years ago to keep our hub of operations functional for residents and staff. The location is essential to not only meet directly with residents and provide critically needed services but also shows our deep commitment to the community and residents we serve. The old facility lacked accessibility and staff had been operating at maximum capacity which limited their ability to grow and expand services.

Beyond the Building included a full renovation of the existing 120-year-old historic building and a new addition which doubled the square footage and increased impact. This renovation and expansion will position OTRCH to meet the growing community need for affordable housing. It allows us to provide more residents in the community with housing, further expand our programs, and make the building ADA compliant and accessible for all.

While we had a gap in our fundraising we were able to secure a bridge loan from Cincinnati Development Fund and IFF.

On November 12th we cut the ribbon and were able to move back to our home at 114 W 14th. Our long-time friend and Over-the-Rhine resident Mike Stehlin served as the architect for this project. Mike provided the right balance of community, artistry, and function in the design. We love our home and we look forward to having all of you in to see us in person as soon as we can!

CELEBRATING A DECADE

On a sunny, crisp morning in December 2010 hundreds of our friends and neighbors gathered in the courtyard at 219 Odeon St. to celebrate the opening of the Jimmy Heath House. Over the next 10 years Jimmy Heath House would provide a home and care for 72 men and women.

10 years later we are so proud that the JHH has lived up to the promise of Housing First – provide people who are experiencing homelessness and chronic addiction with housing first and then surround them with robust services. The primary goal is to keep folks from returning to the street. Our staff at JHH led by David Elkins welcomed people who had known loss and despair and surrounded them with support. It wasn’t always easy. As we reflect on those we have come to know over the past 10 years our hearts feel both joy and heartache.
At the Jimmy Heath House we have witnessed the remarkable compassion of our staff, and of the support team including Dr. Joe Kiesler, UC Med Students, Greater Cincinnati Behavioral Health Services, Eastern Hills Friends Group, XU X-Change group, Notre Dame Alumni volunteers, and volunteer ministers Bea Bolder-Oldach and Pastor Fred Cook. That compassion is best described by Fr. Henri Nouwen, “Compassion asks us to go where it hurts, to enter into places of pain, to share in brokenness, fear, confusion and anguish...compassion means going directly to those people and places where suffering is most acute and building a home there...compassion means full immersion in the condition of being human...through compassion, our humanity grows into its fullness.”

Fr. Greg Friedman offered a blessing on December 2, 2010 in the JHH courtyard. He said in part, “God of pilgrims ...You become visible in those who offer healing support, for they are your instruments, You offer strength in those dreamers who never lose hope for they rally us all.” Thanks to all of you dreamers who inspire us to never lose hope for a better world.

FOREVER GRATEFUL

Debbie Wehr has lived with Over-the-Rhine Community Housing for a little over 2 years. She moved into a Permanent Supportive Housing apartment in Carrie’s Place after graduating the Off the Streets and Change Court programs. Before participating in these programs, Debbie was on the street for 10 years. When asked about the programs she graduated from, she said, “I am forever grateful for the programs that got me to where I am today.” Debbie explained when talking about her experiences as a resident of OTRCH that those programs were incredibly difficult but are a big reason she is in recovery now. She acknowledges that having her own apartment is a huge part of staying clean. Since moving in with OTRCH, Debbie has started working a job she enjoys and had a baby. Recently, she received a Housing Choice Voucher and is hoping to find a larger apartment in Over-the-Rhine for her and her son Jaden because she really enjoys living in the neighborhood and being close to work and resources.
LOWER PRICE HILL THRIVES

Lower Price Hill (LPH) residents and key stakeholders came together starting in 2015 to set forth a collective vision for the future of their neighborhood. Access to high quality, affordable housing was the number one priority identified by neighbors and stakeholders. Over the past five years, our partner Community Matters acquired several vacant, blighted properties within the residential core of LPH to secure them for future development.

We are excited to partner with Community Matters, a long-time community-based organization in LPH, to bring our affordable housing model to their neighborhood. Together we have acquired additional properties, core funding, and municipal support necessary to begin the redevelopment of affordable, multi-family housing in LPH.

This project represents a $15 million investment. In 2019 we applied for an allocation of Low-Income Housing Tax Credits (LIHTC). While our application wasn’t successful the first time around, our team was not deterred. We are proud to report that in 2020 we secured an allocation of LIHTC. We now have just over $14.2 million in funding secured.

Construction will begin later this year to rehabilitate 10 existing vacant and blighted historic properties and build 1 new structure to create 47 affordable apartments and 3 retail spaces.

Apartment units will range in size from efficiency to 3-bedroom to accommodate the diverse needs of the community.

The rent levels of LPH Thrives are designed around the average wages paid by local businesses, such as Nehemiah Manufacturing. LPH Thrives is not voucher-based housing, families qualify based on income when moving in, and their rent will remain the same even as their income continues to grow.

The collective voice and expertise of our LPH neighbors will remain important to the success of the project. Community Matters will hire a LPH resident to coordinate renter resources and will continue to provide existing, wraparound support, homelessness prevention, renter and home buyer education, budgeting, and other stable housing needs. OTRCH will open a satellite office in the Community Matters service center to provide our community-based model of property management for LPH Thrives.

<table>
<thead>
<tr>
<th>Completed</th>
<th>Under Construction</th>
<th>Improved</th>
<th>Residents' Lives Enhanced</th>
</tr>
</thead>
<tbody>
<tr>
<td>57 units</td>
<td>280 units</td>
<td>56 units</td>
<td>67</td>
</tr>
<tr>
<td>Completed</td>
<td>Under Construction</td>
<td>Improved</td>
<td>Residents' Lives Enhanced</td>
</tr>
<tr>
<td>47 units</td>
<td>106 units</td>
<td>67</td>
<td></td>
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<tr>
<td>In Development</td>
<td>In Predevelopment</td>
<td>Lives</td>
<td></td>
</tr>
<tr>
<td>57 units</td>
<td>280 units</td>
<td>56</td>
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FUND HOUSING NOW

In 2020 we joined in the successful efforts to collect over 9,000 signatures to put funding for the Cincinnati Housing Trust Fund on the ballot in May 2021. Cincinnati is experiencing a serious shortage of affordable housing. Over 28,770 families pay more than they can afford for a stable home. This forces thousands of families with children, working adults, and seniors to experience homelessness. We know the answer to homelessness is creating affordable housing.

Cincinnati Action for Housing Now, made up of local organizations, is leading the effort. They say, “We all want a Cincinnati where everyone has access to the housing they need. No one in Cincinnati should be without a home and that’s why we are proposing a long-term solution that will help build and maintain housing for workers, seniors, and families who are currently competing for overpriced, market-rate apartments. We are focused on housing for people who earn less than $30,000 per year, with special attention on affordability for our community members who earn less than $15,000. With the necessary money allocated from the City budget into the Affordable Housing Trust Fund, we can create 500 affordable homes each year, until we all have a place to call home.” The money will be used to renovate outdated housing stock, build new homes, and fund direct services like homeless prevention and homeowner repairs.

We look forward to voting for funding for the Housing Trust Fund in May 2021! To get involved email Amanda Lynn Barker at amandabarker@cincihomeless.org

<table>
<thead>
<tr>
<th><strong>We operate</strong> 9 supportive housing programs for individuals and families who have experienced homelessness. We utilize a range of models, from recovery oriented to housing first.</th>
</tr>
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<tbody>
<tr>
<td><strong>324</strong> residents of Permanent Supportive Housing</td>
</tr>
<tr>
<td><strong>301</strong> adults</td>
</tr>
<tr>
<td><strong>23</strong> children</td>
</tr>
<tr>
<td><strong>37%</strong> experienced chronic homelessness</td>
</tr>
<tr>
<td><strong>55%</strong> from streets</td>
</tr>
<tr>
<td><strong>45%</strong> from shelter</td>
</tr>
<tr>
<td><strong>46%</strong> achieved income</td>
</tr>
<tr>
<td><strong>73%</strong> left PSH for other permanent destinations</td>
</tr>
<tr>
<td><strong>4</strong> years average length of stay</td>
</tr>
<tr>
<td><strong>65</strong> residents reduced utility costs</td>
</tr>
<tr>
<td><strong>32</strong> women participated in Women of Over-the-Rhine</td>
</tr>
<tr>
<td><strong>105</strong> youth attended Children's Creative Corner</td>
</tr>
</tbody>
</table>
Our board continued to meet throughout the months of 2020 virtually. Many of our members have served on the board for a number of years and have developed a sincere love and concern for each other. While virtual meetings usually fall short in fostering warm feelings, there is always plenty of work for us to attend to.

We embarked on a process of strategic planning, developing both long and short term goals for Over-the-Rhine Community Housing. We felt it was extremely important now as we realized that the pandemic and the new administration would bring about changes and we want to be prepared. It is difficult to think outside of the box regarding the future when you are being overwhelmed by today’s challenges, but we knew it had to be done. The board feels very positive regarding the goals we have established for our future and how we will go about achieving them. We will not be in a situation of asking, well what next? Thanks to our strategic planning we already know what’s next.

HONORED IN 2020

Our annual event, Celebrating Our Beloved Community, was virtual in 2020. Still, we were able to capture the feeling of our mutual admiration of one another. Donald Whitehead, Executive Director of the National Coalition for the Homeless in DC and long-time beloved friend, served as our emcee. We honored Fanni Johnson and Joe Wynn, and Tender Mercies as our Partners in Building Our Beloved Community. Fanni and Joe have served both the Over-the-Rhine community and the community of people experiencing homelessness for decades both at the Shelterhouse, formerly Drop Inn Center and Jimmy Heath House. Like OTRCH, Tender Mercies is deeply rooted in Over-the-Rhine. After working as sister organizations for several decades we partnered on The 821 Flats to create 57 units of affordable housing for our neighbors who have experienced homelessness.
We hope you will consider helping us continue the important work illustrated in this report with a donation today. Let us know that you support OTRCH in 2021 online at otrch.org/donateto2021 or by mail to 114 W 14th.
FRIENDS & SUPPORTERS

Charles Addei
Vickie Adkinson
Carl & Morag Adlon
Greg Albright
Janet & David Allen-Reid
Harper Andrews
Anonymous
Rose Batt & Ron Applegate
Douglas Appler
Karen Arnett
Roger & Mary Glynn Auer
Ron & Chris Auer
Jeanne Gollifer & Gregory Badger
Kirsten Baker
Karen Ball
Bank of America Foundation
Lisa Bargatze
Bonita Becker
Richard & Patricia Becker
Patricia Beggs
Caitlin Behle
Cynthia Campbell Bell
Ann Elizabeth Armstrong & Robert Bell
Benny's Pizza
Robert & Rosalyn Benson
John & Jenny Benton
Coni Biggs
Cynthia Washington & Ty Black
John & Megan Statt Blake
John Blake
Maria Blake
Clare Zlatic & Tony Blankemeyer
Harry Blanton
Angela Denov & Jon Blickenstaff
Robin Boles
Mary Ben Bonham
Michael Bootes
Keith Bootes
Tom Borcher
Robert Bowman
Ellen Briggs
Laurie Briggs
Elizabeth & Prince Brown
Roger & Janice Brown
Michael & Marianne Brunner
Ed & Carole Burdell
Shirley Burke
Michael & Nedra Burson
Jennifer Cahill
Hillary Canan
CareSource Foundation
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Lisa & Michael Cecil
Christ Church Cathedral
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Cincinnati Development Fund
City of Cincinnati
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Frank Cook
Bradley Cooper
Corken Steel
Jason Hampton & Sarah Corlett
Ellen & Pete Costanzo
Jen Walke & Jonathan Cramer
Ruth Crystal & David Cramer
Catherine Criclow
Barbara Crowley
CUDA Studio
Steve & Stephanie Cunningham
Melissa Currence
Lynne & James Curtiss
Daniel Freeman & Claire Daugherty
Ozie Davis III
Kathryn Debrosse
Gregory Deegan
Anne Deidesheimer
Kathleen DeLaura
Daniel Dell
Chip & Dede Dennig
Susan Schneider & Christy Devine
Nick & Anne Dinardo
Jonathan & Diane Diskin
Milton & Pamela Dohoney
Dominican Sisters of Hope
Robert Donovan
Mike Dooley
Bob & Carrie Driehaus
Margaret Duddy
Lisa & Paul Dutton
Janis Dutton
Haley Edmondson
David Elkins
Steve Elliott
Teresa Elsicc
Linda Fabe
Bruce & Laura Fairlie Weil
Priscilla Faux
Nancy Fecher
Hanna Fellinger
Diane Fellows
Kara & Gregg Feltrup
Ferguson Development LLC
Thomas Fields
John & Barbara Fillion
Finance Fund
Ashleigh & Andrew Finke
First English Evangelical Lutheran Church
Harold & Nancy Fischer
david Foote
David & Maryanne Foster
Foundation for the Carolinas
Cathy & Brian Fowler
Margaret Fox
Franciscan Friars, Province of St. John the Baptist
Dennis Finney & Laurel Frank
Ed Guthfreund & Eileen Frechette
Daniel Freeman
Jane & Joe Fritz
Laura Goodell & Gerald Froehlich
John & Cheryl Fromhold
Kyle Fulikenkamp
Fund for Shared Insight
John & Kathy Woebber Gardner
Don & Maria Jane Gardner
Laura Steinberg & Evan Gay
Lawrence & Katie Geiger
General Electric Evendale Plant
Employees Community Service Fund
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Joseph Feldhaus & Marcheta Gillam
Angela & Mark Ginty
Char & Michael Glassman
Steven & Shelley Goldstein
Jim & Louise Gomer Bangel
Good Shepherd Lutheran Church
Cynthia Goslee
Liz Gottmer
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David Weybright & Roberta Graham
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Jeffrey Grothaus
Francis & Christine Gudorf
Sean & Dan Guillefie
DaKenya Gunn
Nancy & Ed Gutman
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Eric & Mindy Hammer
Owen Cramer & Paulette Hansel
Joan Harlan
Thomas Harlan
Kinsey Harman
David & Judy Harpenau
Donna Harris
Roseann & Kevin Hassey
Deanna Heil
Nick Payne & Cynthia Heinmich
Brian Henning
Alan Henning
Jessie Henson
Elissa Pogue & Michael Henson
Jill & Jim Hider
Kelsey Hillebrand
Dave Logan & Dale Hodges
Arnold Hofer
Bill McKenna & Nadja Hofmann
Austin Hogans
HomeBase
Patricia Hord
Joann Hubert
Hueber Homes
Jenn Arens & Shannon Hughes
Dan & Karen Hurley
Amy Harpenau & Andy Hutzel
Stephen Hutzel
Impact Services
Dani Isaacsohn
Sabrina Jewell
Teresa Clear & John Joerling
Joe Wynn & Fanni Johnson
William & Suzanne Joiner
Kenneth Jones
K&C Nex Level
Carol Kabakoff
Jane Kay
Georgia & Milton Keith
Hal Keller
Nicholas Kelly
James & Norma Kerns
Bruce Giffin & Joseph Kiesler
Sarah and Scott Kiley
Beverly Kinney
David Kirby
Andreas Kirtley
Andrea Klein
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Daniel Klinger
William Bangert & Ann Knecht
Katie Kniepe
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Diana Schirmf
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Mark Shannon
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Stuart Shelley
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Edward Slater
Patrice Smoot
Bill Snively
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Jeffrey Kruth
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Cristin Lombardo
Johanna Looye
Eric Lotreck
Mary Lucas
Rebecca & Robert Lugenbeal
Jp Luikart
Joan Luppino
Marianne Lawrence & Randy Lykins
Marilyn Maag
Sabry and Anne Glynn Mackoul
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Annette Januzzi Wick & Mark Manley
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Christopher Mathers
Donna & Neal Mayerson
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Helen McCrady
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Kathryn McHugh
Kathy McManus-Klosterman
Cheryl Meadows
Meisel Family Foundation
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Ann Meranus
Catherine Merchant
Clarence & Emily Miracle
Ben Eilerman & Mary Ellen Mitchell
Aram Moore
Brian & Suzanne Morris
Colton Morton
Thomas Mosler
D. Sangeeta & R. Mukund
Daniel & Tanya Murphy
Victoria Montavon & James Myers
Robert & Judith Neal
Jeanne Kortekamp & Donald Nesbitt
Michael Flood & Bonnie Neumeier
Andy & Meghan Neumeier
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Joelle Newman
Marianne Newman
Joann Newmeyer
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Lisa & Steve Lemen
Kyle Ley
Janet Linz
Cristin Lombardo
Johanna Looye
Eric Lotreck
Mary Lucas
Rebecca & Robert Lugenbeal
Jp Luikart
Joan Luppino
Marianne Lawrence & Randy Lykins
Marilyn Maag
Sabry and Anne Glynn Mackoul
Christopher Maddox
Magnified Giving
Dan & Gretchen Mahan
Joan Gregorich & Mark Mahoney
Annette Januzzi Wick & Mark Manley
David & Elizabeth Mann
Christopher Mathers
Donna & Neal Mayerson
James McCarthy
Helen McCrady
Kevin & Chris McHugh
Kathryn McHugh
Kathy McManus-Klosterman
Cheryl Meadows
Meisel Family Foundation
John and Mary Carol Melton
Ann Meranus
Catherine Merchant
Clarence & Emily Miracle
Ben Eilerman & Mary Ellen Mitchell
Aram Moore
Brian & Suzanne Morris
Colton Morton
Thomas Mosler
D. Sangeeta & R. Mukund
Daniel & Tanya Murphy
Victoria Montavon & James Myers
Robert & Judith Neal
Jeanne Kortekamp & Donald Nesbitt
Michael Flood & Bonnie Neumeier
Andy & Meghan Neumeier
New Jerusalem Community
Joelle Newman
Marianne Newman
Joann Newmeyer
Cassie & Parker Niemann
James & Mary Nordlund
Carolette Norwood
Notre Dame Alumni Club
Mary Beth O’Gorman
Ohio Capital Corporation for Housing
Our Mission
We develop and manage resident centered affordable housing to build inclusive community and benefit low income residents.

Our Vision
Quality stable housing for all in a socially racially and economically inclusive community.

Our Values
• Housing is a right and should be available to all.
• All people deserve dignified housing.
• Housing must include the most vulnerable members of our community.
• All relationships must be shaped by justice, community, and inclusion.
• Neighborhood amenities and services are available for all members of our diverse community.
• All persons are respected and valued.